



## Insurance options should be studied

Individuals building a home commonly forget to purchase one important item: insurance.

Frequently, the purchase of insurance is left until construction is close to being completed, or forgotten entirely.

According to the New Home Warranty Program of B.C. and the Yukon, it is important to know what is involved in insuring a newly-built house before undertaking construction.

The first item of note is for the prospective home owner to understand how insurance rates are determined. Under normal circumstances an insurance agent does not inspect a home and produce an estimate on an individual basis. Rates are calculated for all of the homes in one area, as well as by the number of claims that are produced in that area for the given year.

Therefore, a home built in a "high-target" area where, for example, break and enters occur frequently, will have a higher insurance rate.

Rates also fluctuate according to how many claims a particular insurance company has had in the past year. If the company has paid a high number of claims, the rates would be higher than if it had paid only a few. Competition between companies is also a factor.

The other major aspect which influences insurance rates is the replacement value of the home. Companies will often want to insure an \$80,000 home for \$125,000 — in order to meet the increased value of the house at the time the policy expires.

This added-on value also results from expenses incurred before re-building a house. Because the lot must be cleared and resurfaced prior to re-building, the cost of debris and foundation removal, clean-up and foundation digging is generally taken into account at the time the policy is written.

The factors which determine a home's worth and replacement value are covered under the Insurance Bureau of Canada's Calculation (copies of this list are available and should be consulted during the planning stages of a home). This list includes items such as building quality, square footage and whether or not the home has a fireplace, sundeck, carport, garage, pool, etc.

Choosing an insurance company should involve comparisons between several agencies and an understanding of the different claim procedures offered.

Another important step is deciding the type of policy needed — comprehensive or standard. A standard policy, or "named perils" policy, clearly states exactly what the insurance covers, whether it be fire, theft, smoke or all of the above. A comprehensive policy costs slightly more to obtain, but covers the client against all risk of physical damage, except for those items chosen by the policy holder.

The questions one should ask at this point are: *What are the options?* and *What do they cost?* There are many variables to consider: many people believe a major earthquake is imminent on the B.C. coast — therefore, one might want to include earthquake insurance. Jewellery and art may be insured against theft, but also against damage incurred by children or during a party.

Potential policy holders should look at other considerations, such as the possibility of a waterbed bursting, a sewer back-up, or the falling of a tree.

It is impossible to set out an average price homeowners should expect to pay for insurance each year. Some companies offer better rates for homes where a great deal of concrete, brick, stone or copper wire has been used. Other companies will not insure a home unless the floors are solid concrete.

There are numerous ways to save money on insurance. For example, one might be eligible for a discount if a sprinkler system, smoke detector or intrusion alarm has been built into the house. Close proximity to a fire hall could merit a discount, as could proof of superior insulation, fire-proofing, damp-proofing and foundation and soil tests.

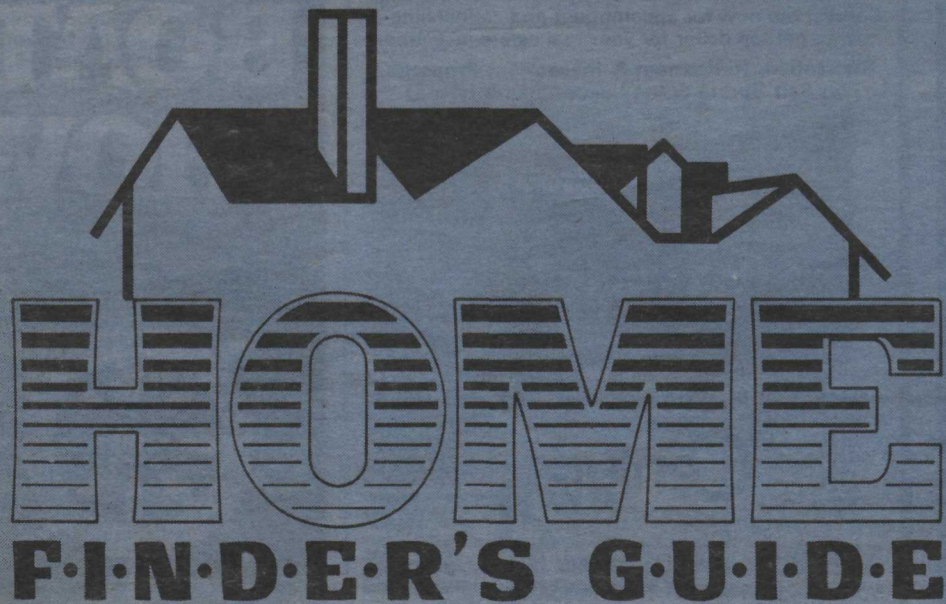
Another way to save money is to voluntarily take on a higher deductible — if it can be afforded. The normal deductible is \$200; however, if the policy holder agrees to take on a \$1,000 deductible, for example, he or she could enjoy a large reduction on the premium.

(By taking on a higher deductible cost, the insurance company knows the client is not going to make numerous small claims against the policy holder.)

The one thing an insurance policy offers all holders is a certain peace of mind.

## Your guide to Gulf Island properties

COMPLIMENTS OF:



# Brochure may raise eyebrows

By HUBERT BEYER  
Special to Driftwood

Cruising through the Strait of Georgia aboard our state-owned B.C. Ferries vessels, passengers immune to the beauty of the scenery can relieve their boredom by browsing through a wide selection of brochures trying to lure them to a variety of hotels, resorts and tourist attractions.

Among the brochures is one that extols the beauty of Fantasy Gardens. So far so good. What's good enough for waterslide parks, Whistler and the Sheraton Landmark, is good enough for the premier's theme park in Richmond.

What might raise a few eyebrows, however, is the cover page of the brochure. *Vander Zalm's Fantasy Gardens* it says. Underneath is a picture of a pretty girl in traditional Dutch costume, who turns out to be none other than Lillian, our premier's wife.

It's not Lillian's picture that will bother some people, it's the mention of Vander Zalm. The brochure might just as well invite tourists to "Premier Vander Zalm's Fantasy Gardens." That's the impression it conveys. It's not a big deal, just a little tacky.

## capital comment

Samuel Malatsi, a Victoria taxi driver, was recently found to have contravened the Human Rights Act by making racist remarks to a passenger, one Charlene Peters and ordered to pay the complainant \$1,000.

So far, it sounds like a lot of other Human Rights Council decisions, but there's a difference. The taxi driver is black and the complainant is white. It's the first time a member of a minority group has been rebuked for making racist remarks to a member of the majority.

Peters had complained that the driver repeatedly threatened "revenge against whites," while she was riding in the cab. To add insult to injury, he refused to give her the proper change for a \$20 bill.

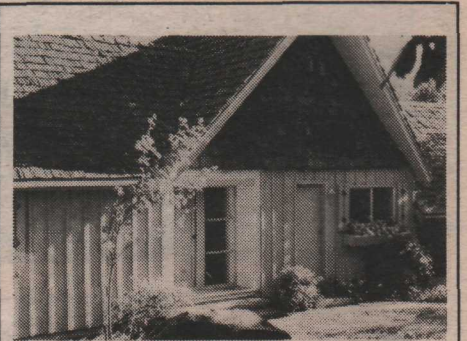
Douglas Wilson, who chaired the Human Rights Council hearing, made it clear to the cab driver that the protection under the Act works both ways.

If the skin colors had been reversed, Wilson said, Malatsi would probably not have hesitated to complain to the Council.

More than 20,000 British Columbians are affected by the government's recent \$50 decrease in social assistance payments, and Joan Smallwood, the NDP's welfare critic, says they should all appeal.

"It's essential that the people who are being cut back take a stand against the unfair attacks of this government," Smallwood says. The appeal is possible

Turn to Page C7



### FULFORD VILLAGE OCEAN VIEW

Charming two-bedroom home on 3/4 acre with stream, southern exposure, quiet, private. 5 min. walk to ferry & store. Large deck and garage. \$84,900. 105 Hilltop. 653-9480 eves. & weekends.

### SUPERB "WORKING" FARM



Beautiful contemporary home on 3 levels with huge sundecks overlooking Fulford Valley, 4 BRs and den, gorgeous new kitchen with oak floors and skylight. Many special features. 10 acres of beautiful meadows with southern exposure all cleared, fenced & cross-fenced. Excellent well with 3 large irrigation ponds. New 30' x 40' stock and hay barn and other outbuildings. Just listed at \$249,000.



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### THETIS ISLAND



-GET HERE FAST — OWNER MUST SELL!

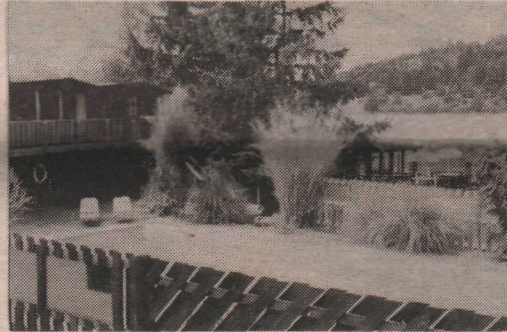
Enjoy your 156' of lowbank, sunbaked waterfront as you harvest clams and oysters. This one-of-a-kind cedar waterfront home sits on 1-1/3 parklike acres on Thetis Island. Open-plan living with lots of glass to take in panoramic view. Satellite dish, hot tub overlooking ocean. This S.W. facing beauty with seasonal moorage has 11 sailings to Vancouver Island a day, only 20 minutes away. Call owner today! 246-4842. \$170,000 - NOW \$155,000.

### FOR SALE

ON BEAUTIFUL ST. MARY LAKE



Exceptional 3000 sq. ft. executive home situated on 3.8 private acres. Southern exposure, very warm with walk-on waterfront. Architect designed, sunken living room, rock F/P, w/w throughout with solarium breakfast nook. Separate 1 BR. beachfront guest or rental house. Gardener's delight, large fenced garden, established berry bushes, and a variety of producing fruit trees. A very special lakefront opportunity. \$375,000.



ST. MARY LAKE - Come to the islands, home of Canada's mildest climate, Lakefront resort business opportunity on beautiful St. Mary Lake. Ideal for early retirement/lifestyle change. Established business, repeat clientele with good cash flow — turnkey operation. 14 rental cabins, 2 BR. owner/office complex. Currently operated March - Oct., could be year-round operation. Profitable business with 4 mo. vacation. Located on 5 private acres, excellent beach, golf tennis & ocean beaches nearby. \$589,500. Contact ED DAVIS.

### WANTED

Your listing for 1989 marketing programs. For the sixth straight year I will be attending the 1989 Vancouver Boat Show at B.C. Place Stadium, Feb. 8 - 12, 1989. Let me put a SOLD sign on your property. Properties listed with ED DAVIS get maximum exposure through my personalized marketing programs. Now is the time to prepare for this event. Properties listed will be featured on my traveling display unit with colour illustrative photographs from the land, sea & air when possible. These EXCLUSIVE prints will be available to both the vendor & purchaser! Contact me now for appointment and counselling on how to get top dollar for your real estate investment.

Recreation, Retirement & Investment Properties on Salt Spring & the beautiful Gulf Islands



For personalized service, contact ED DAVIS, Waterfront & Island Specialist. RES. 537-2626.

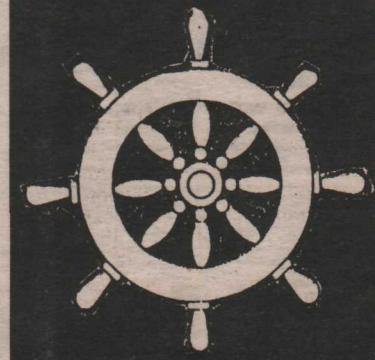
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FAX #537-9551

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**MULTIPLE LISTING SERVICE**



<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. 537-5660	<b>GARY GREICO</b> Sales Rep. 537-2086	<b>DARLENE O'DONNELL</b> Sales Rep. 653-4386	<b>WARREN GARNER</b> Sales Rep. 537-2664	<b>ANNE WATSON</b> Sales Rep. 537-2284	<b>NEVILLE ATKINSON</b> Sales Rep. 537-2691	<b>TOM HOOVER</b> Principal Agent 537-5918
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**COMMERCIAL 2 ZONING**  
Great family business and revenue potential situated in Lake Cowichan. Entire building of 2,754 sq. ft. includes store area 1,054 sq. ft., storage w/walk-in coolers, etc. 646 sq. ft. w/2 BR., plus garage, laundry and outside storage. Great potential on this 0.63 ac., to also put a second storey over store & storage area. Possible trades to mainland. Asking price \$99,500 MLS.  
**CALL JANET**



**CASTLE HUNTING?**  
This property has an unusual combination. 5 acres of secluded, sunny land with wonderful views of Mt. Baker and the sea, plus a 2-year-old custom design cedar home built to take advantage of the views. You won't find anything around that compares. \$149,500 MLS.  
**CALL PAT**



**SOUTH FACING ST. MARY LAKEFRONT**  
Picture yourself breakfasting on the shore of tranquil St. Mary Lake. Enjoy a vacation atmosphere year round and possible revenue from Bed & Breakfast. Excellent fishing, boating and swimming. \$146,000.  
**CALL GARY**



**NEW, NEW, NEW**  
2.33 acre waterfront spectacular - featuring an expansive outlook of Sansum Narrows, Stuart Channel, the marine traffic and sunsets. This beautiful property is fully enhanced with a sunny South West exposure and privacy. Situated on a shore that offers hours of walking, beach-combing, clam digging, swimming and boating with an access road provided so you can drive to the beach. \$130,000.  
**CALL ANNE**



**PRICE REDUCTION**  
One acre sunny, high-bank waterfront with the best swimming beach on Salt Spring down below. Have your own path down to beach or use the nearby road access. Superb sunsets and ocean views. Newly drilled well logs 2 GPM. Call now! New price \$74,900 MLS.  
**CALL ARTHUR OR SYLVIA**



**IF YOU LOVE YOUR HORSES**  
Bring them with you to this peaceful 19.92 acre lakefront farm. Stunning new 3000+ sq. ft. home with charm and quality throughout. Large barn with stabling for 4 horses, separate workshop, pasture, woods and the lake for swimming and fishing. For further details,  
**CALL SYLVIA OR ARTHUR**

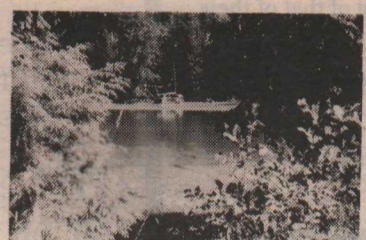


**W/F LIVING AT IT'S BEST**  
Over 100' of oceanfront, adjacent to beautiful white sandy beach. 4 BR. home, 3,500 sq. ft., feature fireplace and 2 storeys with commanding view of Outer Islands. Mt. Baker and ferry traffic. Many features too numerous to mention. Asking \$599,000 MLS.  
**CALL WARREN**



**ROLLING FIELDS & RIPPLING WATER**  
Approx. 123 acres of tranquility enjoying over 1100' of frontage on Ford Lake. An opportunity to acquire a special Gulf Islands setting with private estate potential. Relaxing fishing is yours. Listed at \$469,000 MLS.  
**CALL TOM OR BECKY**

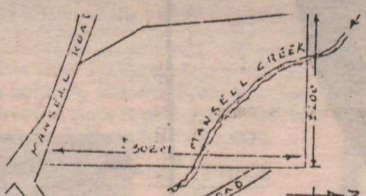
**JUST UNDER 3 ACRES**  
Nicely treed property with drilled well, framed cottage, roughed-in driveway. Zoning permits guest cottage and main residence. Asking \$39,500 MLS.  
**CALL BRIAN**



**TIDAL WATERFRONT**  
Reduced to \$101,000, 3.33 acres. Here is your opportunity to buy waterfront at a residential price. Complete with 3 BR. rancher. This is level acreage with large trees and wildlife is right there at your door when the tide is on the ebb.  
**CALL GARY**



**MOBILE HOME PARK**  
Established Mobile Home Park in good location mid-way between Fulford Harbour and Ganges. 23 occupied pads, 3 RV sites plus residence home/office, bachelor suite and laundry. Turn-key operation, good cash flow. \$395,000 MLS.  
**CALL ED**



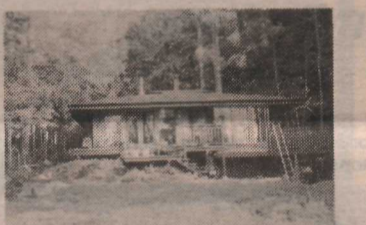
**WOODED 10 ACRES**  
Conveniently located on Mansell Rd. New public road permits access to quiet, sunny building site facing south over stream. About 3 ac. arable bottom land. Subdivision potential. Asking \$59,900 MLS.  
**CALL SYLVIA OR ARTHUR**



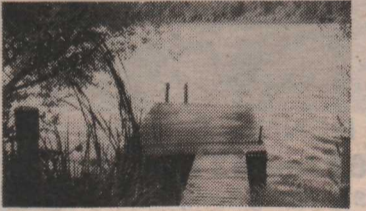
**SACRIFICE PRICE ON OCEANVIEW ACREAGE WITH CABIN**  
Enjoy Ganges Harbour, islands, snowcapped N.S. mountains from five sunny acres located near the much sought after 100 Hills area. There is a quaint and cosy small cabin with power, telephone, cable TV & back to nature plumbing and the drilled well yields 12 gpm. Located on quiet Sky Valley Rd.  
**CALL DARLENE**



**LOWBANK WATERFRONT — PRICE REDUCTION**  
Enjoy sea life, marine traffic, swimming, boating, fishing from this rare 0.47 acre with 100' of sandy beach. Beautiful views of Fulford Harbour, marina, stores and ferry terminal nearby. A bargain at \$56,900.  
**CALL DARLENE**



**SOUTHERN VIEWS**  
This brand new 2 bdrm. contemporary home offers vaulted ceilings, hardwood floors, skylights, walk-around decking and a seasonal creek in a very peaceful setting. \$86,900.  
**CALL EILEEN**



**LAKEFRONT LIVING**  
A property for year-round or recreational living; providing swimming, fishing & boating from your own wharf. Favoured by a sunny exposure this comfortable two bdrm. home sits in a private established garden. \$93,500 MLS.  
**CALL ANNE**



**CHECK OUT THE REVENUE**  
2 rare C-1 lots in Vesuvius Village with excellent rental income from 4-plex and 2 shops. Call for details. \$175,000 MLS.  
**CALL PAT**



**RARE OPPORTUNITY**  
This 39.86 acre parcel in the Fulford Valley offers a unique environment of rural living for the hobby or gentleman farmer. \$180,000.  
**CALL EILEEN**



**WATERFRONT ACRES ON SUNSET DRIVE**  
Spectacular view building site overlooks lovely Stuart Channel, Islands, mountains. 350 ft. of shoreline, lots of arbutus, warm swimming, water, hydro. 6.83 acres in all. \$149,000 MLS.  
**CALL SYLVIA OR ARTHUR**

**INTERESTING INTERIOR DESIGN**  
Vaulted ceilings, upper floor overlooking living room and rough woodwork makes this a unique home. This 2 bdrm. home is situated on 1.82 acres with bridged seasonal creek. Located close to Ganges. Asking \$83,000 MLS.  
**CALL BECKY**



**OVERLOOKING ST. MARY LAKE**  
Just under 10 acres with a truly superb view overlooking the lake. Tremendous potential to develop a private estate in a sunny quiet location. All trees blocking the view are on this property. The picture is from the next lot. Well priced at \$55,000 MLS.  
**CALL BRIAN**



**GALIANO ISLAND**  
Farm acreage just minutes from Sturdies Bay ferry. 108 acres. Older home with cabin and garage. Approx. 83 acres farm-zoned. 25 acres rural zoning. Potential for some subdivision, possible seaviews. \$280,000 MLS.  
**CALL ED**



**INTERESTING INTERIOR DESIGN**  
Vaulted ceilings, upper floor overlooking living room and rough woodwork makes this a unique home. This 2 bdrm. home is situated on 1.82 acres with bridged seasonal creek. Located close to Ganges. Asking \$83,000 MLS.  
**CALL BECKY**

# Seniors growing as segment of society

Canada's population of senior citizens is growing by leaps and bounds, according to Statistics Canada.

Figures compiled from the 1986 national census show the proportion of senior citizens in the population has grown by 75 per cent in the last 20 years.

Numbers-wise, 2.7 million Canadians are now at age 65 or over, and make up 11 per cent of the population.

Statistics Canada's figures also show that the incomes of seniors has been growing steadily — relative to that of the general population — since the early 1970s.

Adjusted for inflation, the incomes of seniors has risen faster than that of the population between the ages of 24 and 65. However, since most seniors are not working, their income levels remain well below that of the rest of the population.

From 1971 to 1986, unattached seniors — people living alone or in a household with unrelated persons — had income increases of 61 per cent for women and 36 per cent for men.

In the 24-to-65 age group, the increase over the same span was 28 per cent for women and 13 per cent for men.

Also in the same period, the average real income for husband-and-wife seniors rose 35 per cent, compared to 27 per cent for families headed by men in the 24-to-65 age group.

Senior husband-wife families in 1986 had an average household income of \$28,500. While this was 63 per cent of the average income for families headed by men in the 24-to-65 age group, it was also up 57 per cent from the income levels noted in 1971.

Income of unattached senior men was \$13,900 — or 60 per cent of that of their younger counterparts, and up 51 per cent from 1971.

For unattached senior women, income was \$12,600 — or 66 percent of that of their younger counterparts, and up 53 per cent from 1971.

Elderly families in 1986 had an average net worth of \$131,000 compared to \$100,000 for all families. Eighty per cent owned their own home, and 91 per cent owned it outright, without a mortgage.



ONE OF A KIND VIEW

This 10 acres has one-of-the Islands only picturesque views looking down upon the length of Cusheon Lake. Building site surrounded by Arbutus trees, lies upon a mossy knoll. Plenty of arable land. Driveway has been roughed in. Nice and quiet, sunny area. This is a view that must be seen. \$72,000.

Contact **FINN RONNE** for further information:

Res. 537-4072 Bus. 537-5568

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



Oh what a feeling!



**FULFORD HARBOUR**  
\$85,000

Character home on 1.7 acres across from Fulford Marina. Walk to schools, ferry & shops.

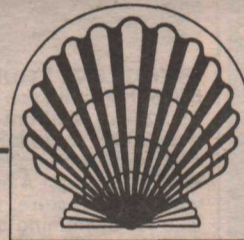


CONTACT: **DENNIS O'HARA**  
653-4633 or 537-5515  
NRS Salt Spring Realty Ltd.  
Box 69, Ganges, B.C.  
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**PROTECT YOUR LUNGS**

**DON'T SMOKE**

† British Columbia Lung Association



**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 \$199,500.



CONTACT: Sylvia, Tom or Arthur

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**OVER 70% SOLD**

## MANOR HOUSE BY SEA & FIELD



\$349,000

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 270-9933 (Vancouver)**

**GULF ISLANDS REALTY LTD.**

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### 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. **SOLD** 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.



### NOT MANY OF US LEFT!

Waterfront home with open plan living and dining. Beams, cedar, skylights and more is tucked away on a secluded dead end. See this 2 bdrm. beauty with its sand and shell beach! \$175,000 mls.



### YOUR CHOICE!

Local hardware store for \$69,000 or rental business for \$40,000. Excellent business with a secure long term lease. Would make a super family operation. Enquire today.



### BACK ON THE MARKET!

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



### CURL UP IN FRONT OF YOUR FIREPLACE THIS WINTER!!

Log home on just under 2 acres with well-built log home. Nicely finished with 4 bdrms. and a lower frame level with recreation room. Close to ocean and town and has a separate studio/workshop. \$77,900 mls.



### BEGIN A LEISURELY ROOM-BY-ROOM TOUR OF THIS REMARKABLE "HUNDRED HILLS" HOME TODAY!

Spacious rancher with superb ocean views of Ganges Harbour, Active Pass, Outer Islands and the Coast Mountains. There is 3,300 sq. ft. of living on 2 levels, professional landscaping, an in-ground heated swimming pool and more! One of the finest houses on Salt Spring Island. Hurry - \$325,000 mls.



### WELCOME HOME!

Log home finished in traditional style, open plan living and family style kitchen with wood cookstove. This three bdrm. charmer sits on 1 1/2 secluded acres with fenced pasture. First time offered, be first to inspect it. \$89,900 mls.



### 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.



### FISH, HIKE & RELAX

Close to Vesuvius, minutes from St. Mary Lake, this tastefully converted 2 bdrm. mobile home, with lots of decking and above-ground pool with solar blanket, is perfect get-away place! A stream runs along the northern boundary and the 2 car garage/workshop completes the picture! A delight to see - \$53,900 MLS.



### ARE YOU AN ARTIST?

Private 1.46 acres has frontage on 2 roads. This character 2 bdrm. home just steps to St. Mary Lake has separate studio and garage to suit the artist. Nicely wooded with mature trees. Piped water, hydro and apples on the tree. See it today! \$82,500 mls.



### BEST BUY!

Country home on 5 acres has attractive woodwork and finishing throughout. Pond and good arable area. Price reduction puts it below reproduction cost. Don't be a slow poke! ~~\$112,900.~~ \$107,900 mls.

### PARKLIKE SETTING

Almost 6 acres of privacy and seclusion located midway between Ganges and Fulford. A delightful 2 bdrm. home with wainscoting and beamed ceiling. Also has a view site including pond and seasonal stream. Driveway to back of property. Lots of potential for the future, great for just now! \$79,900 mls.

### NEW LISTING

Nice family home located close to ocean and beach. 2 bdrms. on main level with basement ready for development! See it today. \$67,500 MLS.



### HARVEST HAPPY MEMORIES IN THIS OLD SCOTT RD. WATERFRONT ESTATE

This property boasts a character home, in-ground swimming pool, guest cottage and workshop. There is a sand and shell beach and delightful gardens. See it today - it won't last long. \$595,000.

### BEST BUY IN VIEW ACREAGE

The price has just been reduced on this view 10 acres. Driveway is in, a building site has been selected - and the view is one of the best you will find. Now only \$45,000.

### RUXTON ISLAND - PRICE REDUCTION



This offers a lot for your money: 1.5 acres, charming & well built 2 storey cottage with propane lights, stove, fridge and hot water, pump to provide water from pond to garden. Very private and secluded and only 200 yds. to a sheltered bay with your own mooring buoy and dinghy. Also includes a 35 hp outboard motor in very good condition. 1/2 hour from Salt Spring in your boat. Price reduced to \$39,900 mls.

### SMALL BUSINESS

Courier service. Affordable small business showing consistent growth. **SOLD** includes propane powered van. \$18,750 mls.

### OLD SCOTT ROAD

This 1 1/2 acres looks out over Ganges Harbour to the southwest. Many old growth fir. 770 sq. ft. house finished to lock up stage. Water access across road. \$65,900 MLS.

DAVID WILLIAMS  
537-9510 (h), 537-5568 (o) or  
384-9230 Victoria



### STRATEGICALLY LOCATED COMMERCIAL 1 ZONED 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. \$129,000 mls.

KERRY & ARVID CHALMERS  
537-5568 or 537-2182

### BUILDING LOT ON SEWER SYSTEM

This .50 acre lot is fully serviced, cleared and ready to build on. Great ocean views and just steps from the beach. There aren't many like this one left! \$24,500 mls.



### CHARACTER HOME ON SMALL ACREAGE

This well-built, 3 bdrm. home is located on 1.5 acres just 2 miles from Ganges. Very sunny and secluded with excellent garden and great water system. Fine mountain views, and in walking distance to SW facing beach. Home is only 12 years old and priced to sell. \$89,000.

WILF BANGERT  
537-5568 or 537-5692

### SPECTACULAR SEAVIEWS!

10 acres overlooking Booth Bay & Sansum Narrows. View has just been opened up at one of several building sites and offers sun & privacy yet close to facilities. Follow the well marked level trail & see for yourself. Water & power to lot line. A very special estate property, \$85,000.



### ISLAND PARADISE

Situated in beautiful Vesuvius Bay, this is the ideal property for a vacation home. On the west side of Salt Spring Island, the lot has 192' of frontage on Stuart Channel. The property affords a sweeping view of the channel with its fascinating boat and ferry traffic, Vancouver Island and spectacular sunsets. Excellent building sites exist. An access driveway has been excavated, but the property remains in its virgin state.

- 1.42 acres
- 192 ft. waterfront
- electricity and water available at property line
- excellent building sites
- quiet cul-de-sac location
- lovely native trees
- View! View! View!
- Septic field for 3 BR. home
- \$125,000.

ANN FOERSTER  
537-5568 or 537-5156

### CHANNEL RIDGE

2.88 acres partially cleared level building lot with hydro and piped water ready for construction to begin. **NEW ON THE MARKET.** Phone me for details. \$54,900 MLS.

### PENDER ISLAND

10.0 acres choice south facing OCEAN FRONTAGE overlooking San Juan Islands and Olympics. A dramatic estate home site. Owner will install driveway to site selected by purchaser for his or her home. See me for well log and photos. \$97,000 mls.

### RICHARD FLACK RD.

4.96 acres. Seaview, cleared with driveway, well and hydro ready at the building site. Sunny location close to St. Mary Lake. I'm surprised that this one has not been snapped up. \$49,000 mls.

### ROURKE ROAD OCEAN VIEW

0.62 acre with fine view of Ganges Harbour. Gentle sloping site has driveway in and site levelled for building. Drilled well and good water. In area of fine homes. \$33,500 mls.

WYNNE DAVIES  
537-5568 or 537-9484

### CALLING ALL ARTISTS



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. Reduced to \$64,900.



### COSY 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 heater fireplace. Good ocean views. Reduced to \$92,500.

### AFFORDABLE LOT!

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



### PICTURE PERFECT

The photo speaks for itself! Imagine yourself curled up in front of the fire in this cosy little home - so near to town yet very private. 2 bedrooms up. Carport and potting shed. Just listed at \$77,500 mls.

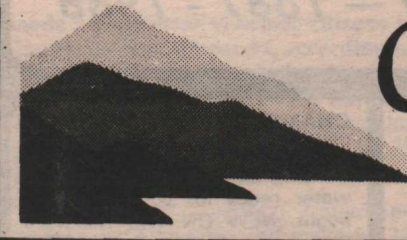
FOR FURTHER INFORMATION  
CALL FINN RONNE  
537-5568 or 537-4072



Oh what a feeling!



For Complete Moving Services  
Local or Long Distance  
Call  
**McCully Moving Ltd.**  
537-5491



# GULF ISLANDS REALTY LTD.

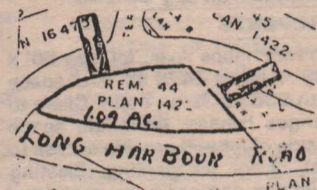
P.O. Box 750, Ganges, B.C. V0S 1E0 — PHONE (604) 537-5577

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



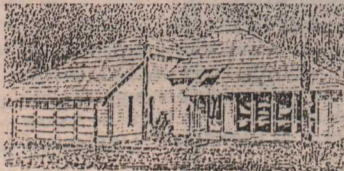
Stairs to beach on Duck Bay. Good building site with view, good moorage. In area of fine homes.

**NEW — WALK TO LONG HARBOUR FERRY**



This 1.09 acre lot is cleared, with several good access areas, ideal for recreation purposes with water view building site. Vendor to drill well. \$24,900 MLS.

**NEW HOME NEARING COMPLETION**



This home will be located on a small acreage, 3.60 acs., 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. \$179,000 MLS.

**A COLLECTION OF OUTSTANDING PROPERTIES WHICH COMBINE VIEW, PREFERRED LOCATION, OCEANFRONT AND EVERY SERVICE IMAGINABLE. THEY ARE WELL PRICED AND STILL VENDORS ARE WILLING TO ACCEPT OFFERS.**

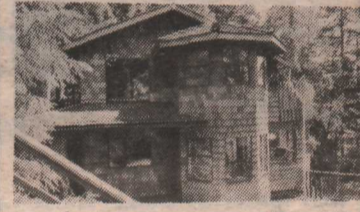
- \* 5.19 ac. on North End Rd. \$45,000.
  - \* 1.66 ac. on Mansell Rd. \$35,000
  - \* 1.07 ac. on Ontario Place. \$57,000
  - \* .55 ac. on Maliview Dr. \$21,500.
- FRANCES EIDE 537-9350

**THIS IS THE PRIVATE BEACH...**



... that you can enjoy and is just a short easement path from this one of a kind one acre view building lot, which has all the benefits of being in Reginald Hill. Just \$38,000 MLS.

**SUPERB PRIVACY SUPERB SUNSETS SUPERB 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.

**THIS PIERS ISLAND WATERFRONT HAS**

**SOLD**

\* 1/2 acre west facing, level, treed, hydro, phone and water available, plus docks and boat storage and ramp. Approx. 116' frontage on Satellite Channel. \$57,000 mls.

**BUT**

**THIS PIERS ISLAND WATERFRONT IS STILL AVAILABLE**

**AND**

**THE PRICE HAS BEEN REDUCED**



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. NOW \$42,900.

CALL DAVID DUKE 653-4538



**OCEANVIEW WEST COAST CONTEMPORARY**

2000 sq. ft. luxury living, architect designed, the best materials, outstanding finishing work. Located in beautiful Maracaibo Estates, where your investment provides you with year round moorage, swimming, tennis, parkland and miles of beach like this one. Ask for a personal tour. \$278,000 MLS.

**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.

**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.

**15.9 ac. \$53,500 mls.**

**INCOMPARABLE VALUE!**

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

**REDUCED TO \$25,000 MLS.**

.73 ac. in St. Mary Highlands above St. Mary Lake, an area of lovely homes. Easy to develop, piped water.

DONNA REGEN, CGA 537-2845

**SUPERIOR VIEW LOT**



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

**\$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 ISLAND ACREAGE**



**\$69,900** - Almost 5 acres with fenced pasture land, building site with distant ocean views, lovely sunny location. A rare find!

**NOW — SERENITY AT A NEW LOW PRICE - ~~\$73,500~~ \$69,500**



Peaceful sunny 1.97 acres with pleasant cedar cottage in the woods midway between Ganges and Fulford plus a 240 sq. ft. cottage/studio, small orchard, mature trees.

Call SANY G. FUOCO 537-2773

**PENDER ISLAND LAKEFRONT**



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

**CREEKS, 3 POND SITES - IDEAL HOBBY FARM SITE!**

Rarely do you find: arable soil, meadowland, timber, parked out areas, creek with 3 pond sites, on 5 acres located just minutes from Ganges. Ideal site for grade-level entry into solar oriented home overlooking "the kingdom." \$55,000. FINANCING TOO!

**10 ACS. SOUTH EXPOSURE**

With FINANCING & lovely forested glen. VALLEY VIEWS, too. A best buy at \$45,000!

**NORTH SHORE MTN. VIEWS**

Privacy, arable soil. Ideal 5 acre estate site. \$49,000 TERMS! Vendor will consider drilling well.

**ATTENTION SOUTHERNERS!**

WOODLAND WONDERLAND - 4.97 acres - parklike. Private. Perc tested & peaceful. \$39,900.

**SUNRISE COTTAGE**



**HAVE YOU EVER DREAMED ATOP A MOUNTAIN?**

Enjoy Eagle's territory - 10 acres of Salt Spring's FINEST VIEWS. Bonus - 800 sq. ft. guest cottage. Choice of bldg. sites for your DREAM HOME - \$85,000.

For free catalogue, call JAN MACPHERSON 537-9894

**EARLIEST SNOWDROPS ON PENDER?**



So the owner claims! (With this excellent exposure, how can I doubt him?) The old world charm of this country cottage will enchant those weary of the megalopolis. Bask in the sunshine on the front porch and watch the grapes grow. Offers to \$49,500 MLS.

**3.01 ACS. ON CLAM BAY RD.**

This property offers a variety of terrain not often found on a small parcel. An easily accessible rocky outcropping for a homesite, good garden potential, sunny and close to picturesque Port Washington. Offers to \$36,500 MLS.

**VIEW BUILDING LOT**

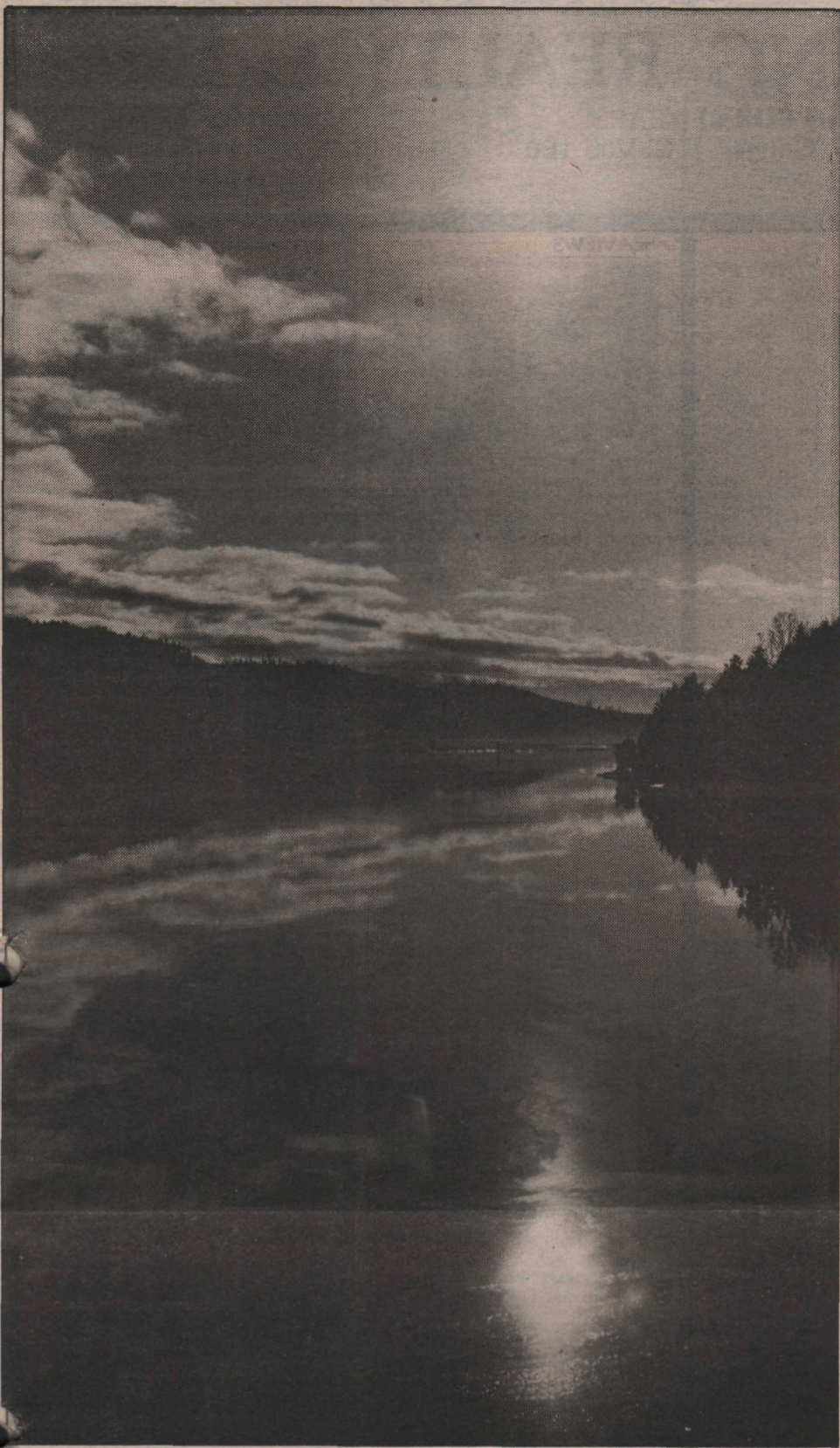
For under \$20,000! A half acre west facing view lot in a developing area. Excellent views of Sansum Narrows and across to Vancouver Island. It's an easy walk to the beach for good swimming or beachcombing. Asking \$19,000 MLS.

**Home in your Range**

... and trees for your hammock. Lazy man's or woman's delight. Walk right in Sit right down A loan at last! (Vendor will carry) 5 sunny acres to roam and a bathtub built for two The vendor is motivated so try your offer. Asking \$81,500 MLS.

Come see with me. Henri Procter, 537-5577 or 537-4273.

**"EXPERIENCE MAKES THE DIFFERENCE"**



**After the storm**

Week-long deluge of rain halted briefly Sunday, allowing bright sun to offer stark contrast in November's weather patterns.

**Ads pulled**

From Page C2

under the provisions of the Guaranteed Available Income for Need (GAIN) Act.

The cutbacks apply to social assistance recipients who were reclassified from unemployable to employable. Besides losing \$50, they also lost the medical premium subsidy.

If you enjoy the good feelings aroused by the forest industry's *Forests Forever* commercials, you'll no longer be able to get your motherhood fix on CBC.

The Canadian Broadcasting Corporation last week yanked the commercial off the air, claiming it was aimed at changing public opinion on a controversial matter.

Cliff Serwa, Social Credit MLA for Okanagan South, says he's looking forward to his duties as parliamentary secretary to Jack Weisgerber.

Serwa's duties include talks with native Indians over a variety of controversial issues. Serwa says he couldn't have asked for a better job. Considering his reputation — Serwa is widely regarded as a very decent and trustworthy politician — the Indians also couldn't have done much better.



*"...ees no secret, Igor — efferyone knows how to use*

**DRIFTWOOD CLASSIFIEDS**

**537-9933**

**CEDAR LOG HOME**

L-shaped plan with carved archway from living room to dining room. Easily moved to your property. Quality craftsmanship. Asking \$11,000 as is. Call now - **MUST BE SOLD.**

**SATURNA - 539-2492 or VANCOUVER 683-6664**

**SMALL WORLD REAL ESTATE COMPANY INC.**

**SWEEPING VIEW IN PREFERRED AREA OF LARGE LOTS** - This 5 acre home site has it all. Driveway and cottage site prepared, drilled well. Build cottage now and admire the view while planning your future home. Sun, privacy and class for \$59,900.

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

**HERE'S THE PROPERTY** for a VIABLE, PHASED COM'L, RECREATIONAL & RESIDENTIAL DEVELOPMENT - 35 ac. of south & west facing commercial-zoned lakefront. Too many opportunities to list. Call for details.



**Blue Gables Resort**

**BLUE GABLES RESORT** - Island living plus income. Cabins, RV sites and camping, convenience store & boat rentals. Finest southfacing lakefront setting. Includes family home.

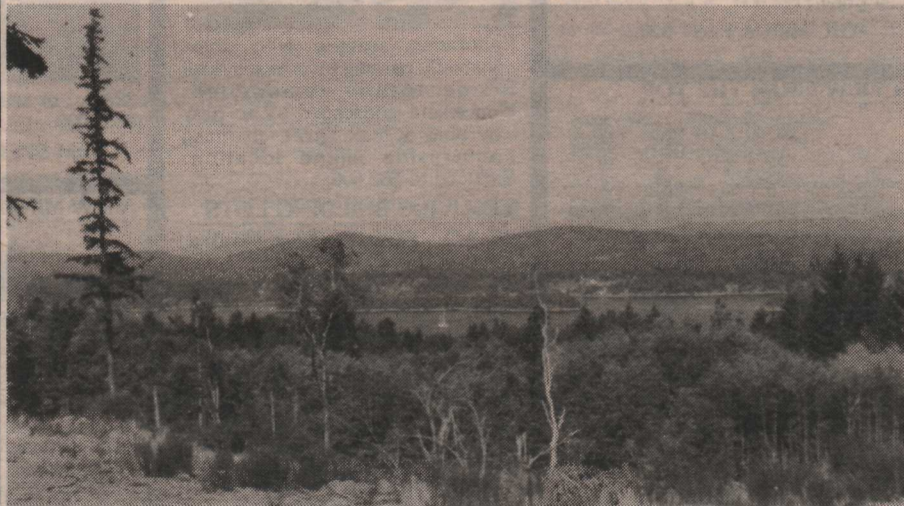
For quality property in all price ranges

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

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

JESSIE (PAT) JAMES (604) 537-5224

**SACRIFICE PRICE ON OCEANVIEW ACREAGE WITH CABIN**



Enjoy Ganges Harbour, Islands, snowcapped N.S. mountains from five sunny acres located near the much sought after 100 Hills area. There is a quaint and cosy small cabin with power, telephone, cable TV and back to nature plumbing and the drilled well yields 12 g.p.m. Zoning allows for a main residence plus an up to 600 sq. ft. guest cottage. Located minutes from the village on quiet Sky Valley Rd. To view, call:

**DARLENE O'DONNELL — 653-4386**

1101 GRACE POINT SQUARE P.O. Box 454 Ganges, B.C. V0S 1E0

**537-9981**  
FAX #537-9551

**Century 21**  
ISLANDS REALTY LTD.  
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MULTIPLE LISTING SERVICE



# SALT SPRING REALTY LTD.

SERVING SALT SPRING ISLAND FOR 61 YEARS  
 149 Fulford-Ganges Rd., Box 69, Ganges, B.C. V0S 1E0  
 (formerly Salt Spring Lands Ltd.)

Phone 537-5515  
 Victoria Dir. Line 656-5554  
 Fax Number 537-9797

### BUSINESS FOR SALE



Fast food restaurant, high traffic area, seating approx. 40. Good potential.

### PRESENTLY UNDER CONSTRUCTION



Energy efficient home; 3 bdrms., 1446 sq. ft., OPPORTUNITY for your own CUSTOM FINISHING. List price \$129,900.

### AFFORDABLE ISLAND LIVING



2 bdrms., sauna, domestic water, storage shed, good rental. \$79,900.

### BUSINESS OPPORTUNITY



12 units, owners' quarters, COMMERCIAL PROPERTY WITH POTENTIAL & INDEPENDENCE.

### NEW HOME - WATERFRONT



Ask for a viewing now. You cannot beat this value for WATERFRONT. List price \$245,000.

GIL MOUAT 537-9272

### A VIEW FROM THE TOP



Lovely hilltop lot with spectacular view of Stuart Channel. Piped water, phone, hydro and cablevision to the lot line. Asking \$59,000.

**C1 ZONING** - Excellent area on busy thoroughfare zoned for retail professional or business offices, medical, dental clinic, restaurant and numerous other uses. List price \$169,000.

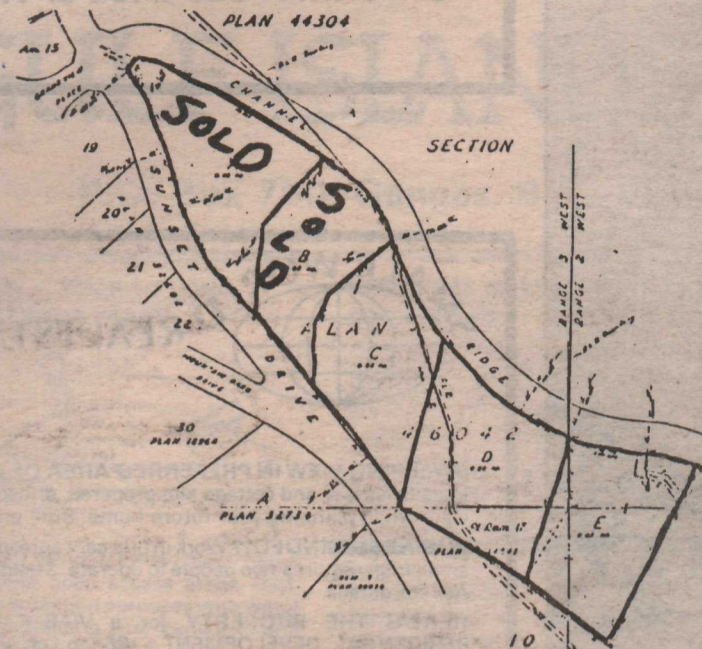
**C6 ZONING** - 90 ac. of commercial potential in the heart of the village. On sewer and water. Older home, presently rented. Asking \$200,000.

### NEW LISTING

Close to the lake, lovely secluded lot with hydro, water, driveway already in. Asking \$45,000.

CALL PHYLLIS FETHERSTON 537-2095

### SUBDIVIDABLE 20 ACRES



Five to choose from — 2 acres each. Sea views, water, power, phone, paved roads, driveways and building sites, southern exposure, complete privacy. Price \$49,000 each. 9% financing.

CALL MEL TOPPING - eves. 537-2426 or days 537-5515

### SUBDIVIDABLE SUBDIVIDABLE 20 ACRES

Very private and yet less than 5 minutes from Ganges. \$79,000.

### 12.5 ACRES

Close to sandy beach access this parcel enjoys mountain views and full south exposure. \$39,900.

### BEST BUY

Above St. Mary lake, this 1/2 acre building lot has a nice storage building and is serviced. Excellent value at \$21,000.

DENNIS O'HARA 537-5515

### VIEW OF N. SHORE MTNS.



Panoramic seaview with ships constantly passing by your window! Inside totally remodelled. Convenient landscaped 1/2 ac. near safe boat access. Quiet, charming countryside island location. Reduced to \$82,500.

### VESUVIUS BUILDING LOTS

.65 AC. - Elizabeth Drive, seaview, serviced. \$37,500.

.55 AC. - Farm Court, level, seaview, \$38,500.

GOOD TERMS available on these lots.

### 22 1/2 ACRES - \$12,500 DOWN



Wonderfully quiet acreage. Parklike setting. Ideal for hobby farmer or horse fancier. Close to ferry terminal and only minutes to Ganges. Driveway winds past 2 excellent building sites down onto field. Phone & power available. Price \$87,500. Terms.

Please call DICK TRORY for appointment to view at 537-2236.

### HOUSES



Cottage & studio on level sunny .39 ac. Power, water, cable, on a quiet road. \$69,500 MLS.



Country Comfort, 2 bdrm., quality home, double garage & suite plus shop & wood storage, set up on easy care paved parking area. 2.21 ac. of peace & quiet. \$132,000 MLS.



320 ac. of secluded view property. \$225,000.

JIM SPENCER 537-2154

### VIEW MINI-FARM



Large two storey family home on 3-1/3 acres with landscaped yard, barn, outbuildings & fencing. Ample water supply. Priced at \$175,000.

### WATERFRONT



168 ACRES on Sansum Narrows, with approx. 1/4 mile of waterfront. Property rises to an expansive seaview ridge. Water access only. Subdividable, plus vendor financing. Offered at \$225,000.

CALL RUSS CROUSE 537-5203

### SEAVIEWS



Ganges Harbour, Active Pass & Mt. Baker, newly decorated 3 bdrm. split level, family room, oak floors and fireplace in living room, double carport, paved driveway. Asking \$127,500.

### FULFORD CHALET



2 bdrm., 2 level home in village, open floor plan with vaulted beamed ceiling. Close to schools, shop & marina. Asking \$84,900.

### REVENUE PRODUCING

Vendor has purchased in another area and needs to sell 3 bdrm. home & rental property of 1 studio, cabin, 1 — 4-plex on 5 acres of land. Asking \$135,000.

BOB TARA 653-4435

### RETIREMENT PERFECT



If you are looking for that cozy 2 BR. bungalow, with a family room, a lakeview, plus privacy, then I have it waiting for you. Call Maggie today to view.

### MAKE AN OFFER

Red Robinson says sell! Two level 1/2 acre lots with seaview glimpses. Side by side, close to beach. Priced to sell at \$25,000 each.

### FAMILY NEEDED

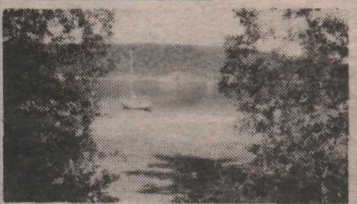


Lovely 3 Br., full basement home in excellent area. Double garage/full ensuite/paved driveway and more. Asking price: \$137,500.

**BEAUTIFUL SEAVIEW ACRES** - Two acreages, 24 or 28 acre parcels. Easy access road, good wells, excellent natural timber plus superb building sites. Build a dream! Call Maggie for full details.

MAGGIE SMITH 537-2913

### WALK DONT RUN



- \* 10% mortgage available
- \* Spacious waterfront home
- \* Ideal Bed 'n' Breakfast
- \* Self-contained suite
- \* Year-round moorage
- \* Offers to \$139,000

### YEAR-ROUND MOORAGE



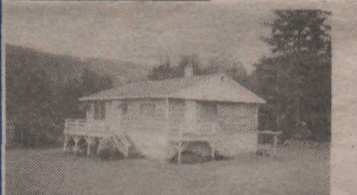
- \* Prestigious Scott Point
- \* Lovely low maintenance home
- \* Covered sundeck
- \* Large workshop
- \* Shell beach
- \* 74' dock with power
- \* Open to offers

Buying or Selling  
 CALL PAUL GREENBAUM  
 537-5064 (24 hrs.)

### TIDAL WATERFRONT — HOBBY FARM POTENTIAL

8.35 ac. Paved road from town. Warm swimming. Choice of high building site or lower. Road developed to water's edge. Good signs of water, lots of cedar and maple trees. A lot of potential here for the right person. \$127,000.

### CLOSE TO TOWN



Home on .57 ac. with hospital, schools, shops and village within walking distance all to its advantage. Also on sewer. Has to be seen inside to be appreciated. Large storage/rec room space in basement. \$73,000.

### PERFECT COMBINATION — \$57,000

- 1 bedroom
- fully contained suite
- Vesuvius Bay area
- over 535 sq. ft. of shop area

**NEW VIEW HOME UNDER CONSTRUCTION** - 1200 sq. ft. each floor. Two bedrooms, two bathrooms. Excellent view of Ganges Harbour. Still time to pick your colours. Phone for a viewing today. \$145,000.

Committed to giving you  
 the best service!  
 NORMAN ROTHWELL  
 537-5103

Tell us what you want in island real estate!

Waterfront  Homes  View Homes

Farm/Ranch  Acreage  Building Lot

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