

With three basic types of home construction contracts, it is important for the home-builder to choose the one best suited to his or her needs, and to understand the process of preparing a contract.

According to the New Home Warranty Program of B.C. and the Yukon, it is not necessary to obtain a lawyer for every step of the contract process. By preparing certain parts on his or her own, the homeowner can save legal fees. But one could be inviting disaster by choosing to perform the task without the benefit of any legal aid.

Of the three basic contract types — owner as contractor, fixed price contract, and cost-plus contract — the New Home Warranty program recommends against the first. In this contract type, the owner is responsible for hiring and organizing all aspects of construction. This can cause problems if the owner has only a sketchy understanding of construction and sub-trades, and could end up in court.

A fixed price contract is usually safe and economical. A builder is hired to undertake all organization. An exact price and all details are agreed to beforehand. To enter into this type of contract, however, the owner must know exactly what is wanted.

The third basic type, a cost-plus contract, allows a fixed fee for the contractor, or a fee plus percentage of costs. Any extras that arise could cost more than anticipated.

Once the owner and builder have decided on the best contract for the situation, there are several steps which must be undertaken before the contract is completed.

The first step is to obtain a lawyer who can draft a special contract or recommend the use of a standard, prepared contract, modified for individualistic needs.

Another method is to hire a retired or semi-retired contractor on a consultancy basis. This individual can help steer the owner in the right direction.

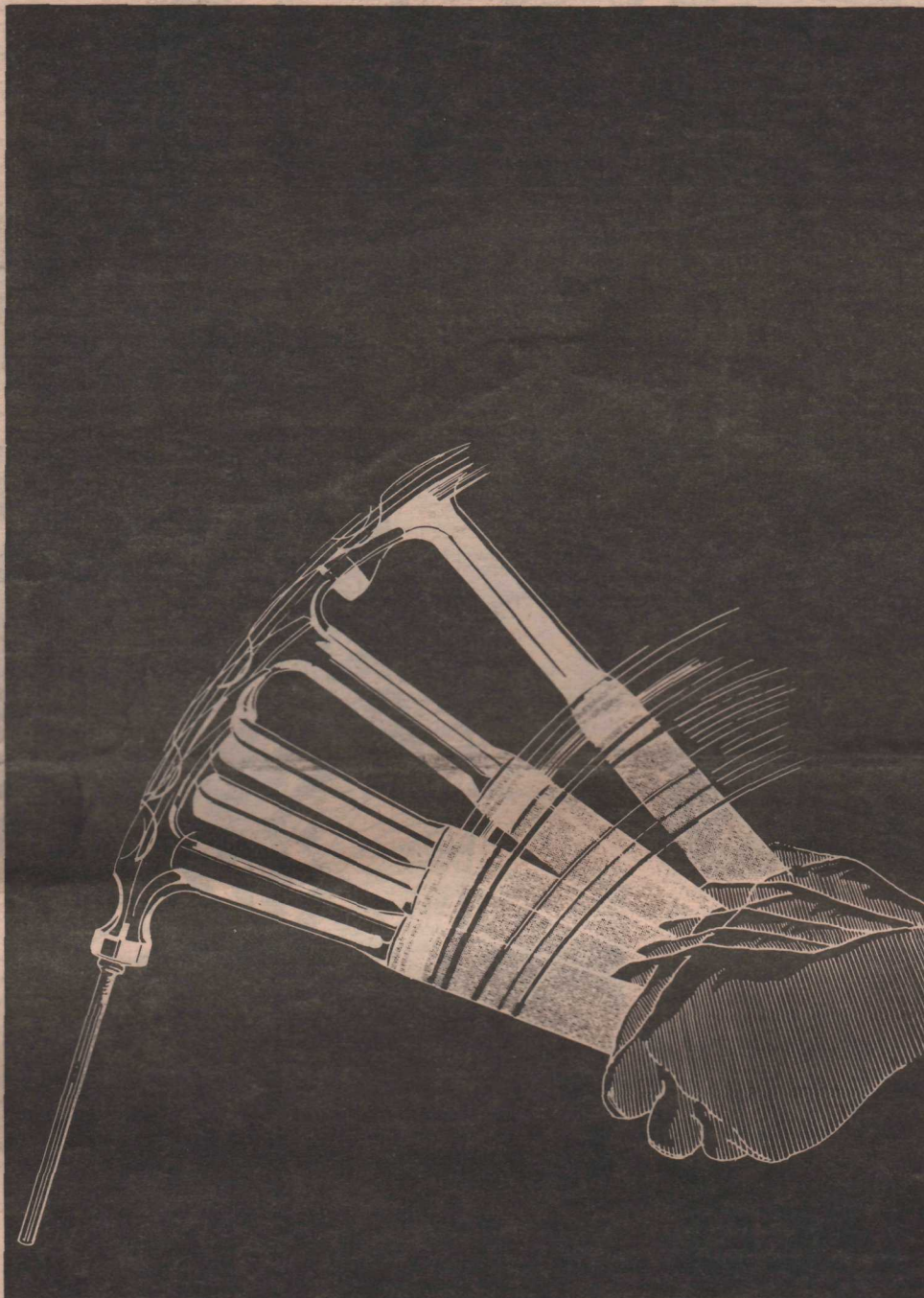
The contract should include the formal contract, all drawings and specifications, all bids and final estimates, and local laws governing the building of the home. All initialled change orders and written notices of changes in hired trades should be included.

The prime ingredients of a formal contract are:

- a full description of the work to be undertaken (including drawings and specifications considered uncomplicated by the builder);
- how and when the work will be paid for;
- price; and
- method for resolving disputes.

Next, definitions should be provided. Define who the owner, contractor, architect and sub-contractors are. Explain who will be responsible for describing deficiencies,

Building contract options available



who will interpret specifications, and who will settle disputes over interpretations

(i.e., another builder or independent contractor). Arbitration is the recommend-

ed procedure for handling disputes.

The builder will provide a list of materials to be used — this should be included in the contract, along with any materials the owner plans to purchase. If extras are purchased by either party during construction, these should be included.

Although often ignored during construction, the above area is the most common cause of disagreements.

The builder will also provide a list of sub-contractors and their involvement in the construction process.

Next, a completion date should be settled on and stated, along with deficiency dates. Simply stated, this provides a date by which the builder will have cleared up loose ends.

To this point, the contract is fairly easy. Greater details are needed from here on; however, if time is taken, it should not present any difficulties.

The next step is to list everyone's obligations and liabilities.

Normally, the contractor is responsible for security and theft control and insures this at his contract expense. It is also normal that he be responsible for damage to neighbouring property and any negligence on the part of sub-contractors. He will usually obtain all necessary permits and liability insurance at the owner's expense.

The contract should state that if, for any reason, another individual must be hired to do the work, the owner has the right to do so. It should also give the contractor the right to stop work if he is not paid according to previously agreed-upon terms.

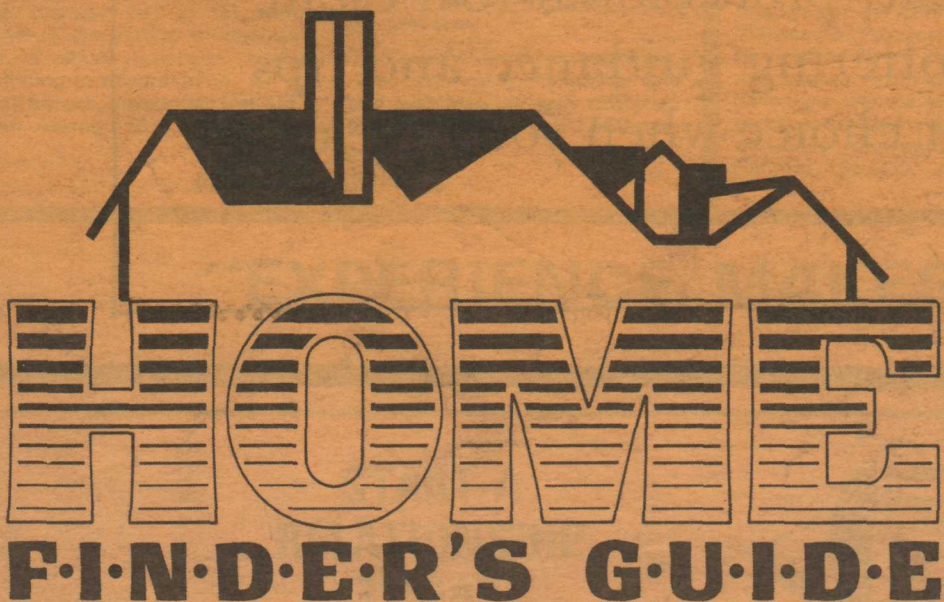
The final price agreement should include taxes, insurance, worker's compensation, permit fees, any deposits held in trust, and salaries or percentages being paid out.

The payment schedule is next. This section should state how and when the builder will be paid, and whose responsibility is it to pay the sub-contractors. It should include a detailed payment schedule, bank draw dates and amounts, interest provisions, bank hold backs, and proof of payment to subtrades. A provision for housing expenses should be included in case the owner cannot move in at the anticipated time.

Details such as these should be worked out in advance with the banker and builder.

Consultation with a lawyer is recommended to assure all matters are in order. If the owner has been thorough, time spent with the lawyer should be minimal, and the costs lower.

It is common for people to mistakenly assume contractors are not experienced in legal matters. Most are well-experienced and knowledgeable regarding legal matters relevant to their trade and the owners' situation.



Your guide to Gulf Island properties

COMPLIMENTS OF:



**You
are
cordially
invited ...**

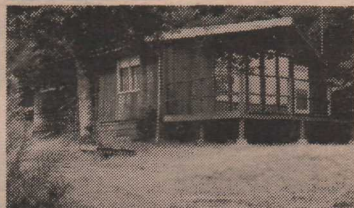
to look inside this real estate special section where you'll find a group of great, professional real estate experts advertising and offering guidance and tips to help you make a better choice when you're ready to buy your home.



GULF ISLANDS REALTY LTD.

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

ISABELLA PT. RD. COTTAGE \$69,000 MLS.



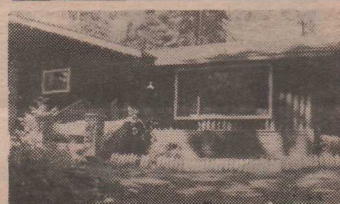
Near walk-on beach, this well built cottage offers recreation, retirement or starter home possibilities on .44 ac. with large sunny deck, easy care grounds.

PUT YOURSELF BEHIND THIS COUNTER



Yes, you too can produce these fine bakery products with a minimum of training — this bake-off unit is available for sale. It is in a good traffic location and offers good hours for the new owner. Only \$39,900 MLS.

REDUCED TO \$89,900 MLS. GOLFER OR LOG HOME ENTHUSIASTS TAKE NOTE!



Bounding on S.S. 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. Good terms available to qualified purchaser.

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3 UNDEVELOPED WATERFRONTS

YOU CAN GET HOOKED



On this view, and the beach, and the privacy. 187 ft. of sandy lowbank waterfront, an ideal spot for a small runabout, beach-combing or daydreaming. .97 ac. with a creek. New drilled well at 12 gpm. Asking \$75,000. MLS.

CALL HENRI PROCTER
537-5577 or 537-4273

PRICE REDUCTION — LOG HOME NEAR ST. MARY LAKE \$89,000 — \$84,900



This well-built lot home has loads of room, including a room that could be used as a craft room, studio or large extra BR. (20' x 16') plus 3 BR., large living room.

"ESTATE LIKE" 100 HILLS HOME - \$139,000 MLS.



Located on .90 ac. completely fenced and private, Master bdrm. wing with access to solarium plus fireplace, large living rm. with attached conversation section with fireplace, large guest bedroom, office.

ST. MARY LAKE ESTATE \$297,500 MLS.



Rare opportunity. Main house 3600 sq. ft. Cottage 1041 sq. ft. Boat/pumphouse, dock, 330' waterfront on 2.41 ac. Many possibilities with this fine property, newly landscaped.

INVESTMENT/BUILDER'S VIEW LOT

1/2 ac. no thru road, arable, treed, perc tested. Best price in view category, \$29,900.

SATURNA ISLAND: WATERFRONT - \$39,500?

Yes, believe it! Parklike, due south exposure and sunny and level. One of the few inexpensive waterfront properties available. View whales, freighters, marine activity from this lovely setting (NOTE 1987 PRICE).

SUNRISE COTTAGE-REVENUE



Income now - build your view home later. Enjoy Eagle's territory - 10 acres of Salt Spring's FINEST VIEWS. Bonus - 600 sq. ft. guest cottage. Choice of bldg. sites for your DREAM HOME - \$85,000.

CHEAP! \$64,900 MLS.



Large bright rooms, 2 bdrms., and den up, possibly 2 bdrms. down. Brick fireplace, hardwood in liv. rm.

THE ULTIMATE!



YEAR ROUND MOORAGE?
Plus tennis, miles of beach, over 200 acres of parkland ... just a few benefits of living in Maracaibo. It would be a pleasure to show you this 5 year old Schubart designed home nestled into the landscape of a totally natural 1.64 acre parcel. 2000 sq. ft. of quality contemporary water view living offering all the touches sought by today's discriminating buyers. Priced at \$278,000 MLS.

MARACAIBO

Those who have heard of the Maracaibo area are aware of its appeal and exclusivity. This 1.66 acre parcel is outside the strata titled region yet in Phase 1 of the Maracaibo development. It is serviced by Hydro and telephone and has an easement to a "10" gallon per minute well. A beach access is across the road providing an easy approach to Long Harbour. \$35,000.

MANOR HOUSE ON WATERFRONT ACREAGE



Features: Approx. 1000' waterfrontage; pastures; garden; 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. \$349,000.

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!

VIEWS ATOP MT. BELCHER

4 1/2 acres of privacy, seclusion and views. Ideal estate setting. "Perc tested". \$55,000.

For your free catalogue, call
JAN MACPHERSON 537-9894

OWNER INVITES OFFERS !!! SUNSET DRIVE OCEANVIEW



There are not many available — particularly in the preferred Sunset Drive area. Easy to build on, piped water. \$69,900 MLS.

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.

DONNA REGEN, CGA
537-2845

VIEW ACREAGE IN THE NORTH END

There is an appealing 5 acre property along North End Road which is sunny, gently sloping and cleared for pasture and building site. There are lovely views of Wallace Isl., Galiano Isl. and Trincomali Channel from here, while a good mix of trees provide privacy from neighbouring properties. There is little that is comparable on the market right now. \$45,000.

PUT YOURSELF IN THIS BOAT BECAUSE:



* It's attached to a substantial dock complete with diving board and ...
* It's attached to some 130' frontage on Cusheon Lake on a part natural, part landscaped in rock terraces .84 ac. lot and ...
* It's attached to a large 3 BR. (2375 sq. ft.) family home which has a West Coast flair on the outside and an old world charm on the inside and there's a fully self-contained suite as well and ...
* For \$133,000 you and your family can become attached to it too! (MLS.)

MANSELL ROAD ACREAGE

3.36 southern exposed acres with some sea views. Driveway is already in to the homesite. Membership in neighbouring Maracaibo would give access to tennis, swimming lagoon, good moorage and nature walks. \$49,500.

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.

GALIANO IS. WATERFRONT

228' of lowbank sculptured sandstone overlooking Sturdies Bay and the Gulf beyond. Watch all the marine traffic in Active Pass and fish off the rocks - a natural clearing at the water's edge on the otherwise well-treed 2 ac. property is a perfect building site — driveway roughed in. Walk from the ferry terminal. \$95,000 mls.

CALL DAVID DUKE
653-4538

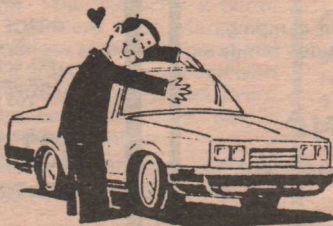
AN ACRE OF WATERFRONT FOR \$57,000

That's right, there has been no mistake, for \$57,000 you can purchase an acre of property facing onto Long Harbour, where sheltered moorage can be had year round. Situated at the end of a quiet cul-de-sac and next to a gorgeous home, this property is just waiting for a discriminating value conscious buyer.

FRANCES EIDE
537-5577 (o) or 537-9350 (h)

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Construction crews continue transformation of former GVM building, which will soon host new retail, restaurant businesses

Real Property Law

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Subdivisions — Rights of Way — Foreclosures

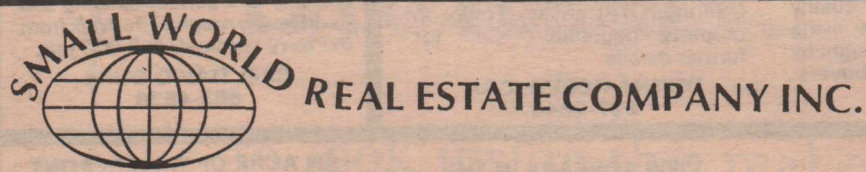
TALK TO

Jonathan L. Oldroyd

BARRISTER & SOLICITOR

121 McPhillips Ave., Ganges

537-2752



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

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JESSIE (PAT) JAMES (604) 537-5224

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22.73 acres including 7 acres of C4 zoning for a variety of business opportunities — lodge, put, health/spa retreat, tennis complex or restaurant. A 5 BR., 2½ bathroom ranch style home, various outbuildings, beautiful rolling meadows, fenced and cross-fenced, mature fruit trees and the 26 acre lake for boating and swimming. NOW LISTED AT \$375,000 MLS.

ALSO AVAILABLE: Adjoining 20.53 acres with charming older farmhouse, lakefront, creek, and pasture. List price \$195,000.

Please call **TOM HOOVER 537-5918** or
ARTHUR or SYLVIA GALE 537-5618

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GET AWAY FROM IT ALL!

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.



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.



I'M BACK ON THE MARKET!

Oceanview income property currently divided into 2 rental suites. Close to town yet private and quiet. Excellent holding property. Value like this sells fast. \$77,900 mls.

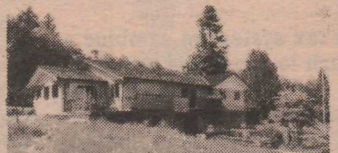


FISH, HIKE & RELAX

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.

LOTS & ACREAGES:

- Next to the 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.
- 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 acres with creek frontage close to Blackburn and Cusheon Lakes. Ideal swimming and fishing. Hydro on the road, ready to go. \$55,000 mls.
- Sunny south end 5 level acres. Good arable potential. Hydro on road. \$37,900 mls.



VIEW! VIEW! VIEW!

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



TOTAL SECLUSION!

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.



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.



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.



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.

REAL ESTATE NEWS



LIBBY JONES wishes to announce that she is not a realtor. However, she knows most of them and is still waiting to be taken for lunch!



BE COMFORTABLE IN THIS COSY HOME BEFORE WINTER WINDS HOWL

This refurbished spacious character home done in the 'arts and crafts' tradition (William Morris) sits on 2 oceanview acres. To return it to its 1912 glory, the old woodwork was uncovered; floors were stripped and finished and new wiring, plumbing plus a new roof and gutters were done. Private, yet minutes from town. Curl up in front of the original fireplace. \$139,000 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.



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.

KERRY & ARVID CHALMERS
537-5568 or 537-2182

CHARMING SEAVIEW NEAR VILLAGE



Cosy & freshly decorated, this well-maintained 3 BR. home (2 up, 1 down) enjoys a full basement for workshop, laundry area & storage. New sundeck, 18' x 22' is easily reached from the kitchen & enclosed with glass panels for maximum view. Paved driveway with parking place leads to carport (under deck). Mature fruit trees and lots of good soil for veg. garden. A pleasure to show! Just listed at \$79,500 MLS.



VESUVIUS JEWEL

Delightful chalet tucked into a beautiful garden setting. Ideal for a single person or couple. Greenhouse, patio, many perennials, especially rhodos, fruit trees and veg. garden. Private and secluded. Just listed at \$69,500.



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.

ANN FOERSTER
537-5568 or 537-5156

LAND

Over 33 acres of beautiful valley land. Good soil, ponds, creek, fenced, only 2 1/2 miles from Ganges. Approximately half cleared. South facing building sites. \$180,000 MLS.

FARM

50 acres of south facing view farmland. 4 bedroom cottage, good barn. About 15 acres in pasture. Excellent well. Seasonal creek & pond. Subdividable. For those looking for superior acreage, this is it. \$265,000 mls.

RENTAL INCOME

Semi-waterfront, ocean view, 3 acres, 3 cabins, comfortable house. Sound too expensive for you? Rents total \$925 per month which will amortize well over \$100,000 per year, or the full amount of a maximum 1st mortgage. Sound better? Better still, the price has just been reduced from \$139,900 to \$134,900 MLS. The vendor wants to sell!

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

BUILDING LOTS

CHANNEL RIDGE - 2.88 acres partially cleared with hydro service and temporary piped water already at the building site. This lot is larger than other CHANNEL RIDGE lots and ideally suited for an estate home with gardens and an orchard. Check it out, its worth your inspection. ASKING \$54,900 MLS.

RICHARD FLACK ROAD - Almost 5 acres with cleared high & level site overlooking large potential lawn, orchard or horse pasture. Easy grade driveway and hydro to house site are in place. All this and OCEAN VIEW. Asking \$449,000.

INVEST IN GANGES CORE AREA - 1/4 acre fully serviced building lot presently zoned rural but in an area which may easily be rezoned COMMERCIAL. Asking \$45,000 MLS.

PENDER ISLAND WATERFRONTAGE - 10 spectacular acres. High, south-facing ocean frontage. Asking \$97,000 MLS.

FOR FURTHER INFORMATION CALL WYNNE DAVIES
537-5568 or 537-9484
IN VICTORIA CALL:
652-9226

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 heatilator 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

'Largest land-grab in B.C.' underway

By HUBERT BEYER
Special to Driftwood

While everyone is busy applauding or criticizing the privatization of the government's highways maintenance section, an even more far-reaching privatization scheme is well on its way.

Fletcher Challenge, the New Zealand forestry giant which is fast becoming the overdog of the British Columbia industry, is about to get total jurisdiction over six million hectares of Crown land in the Mackenzie Timber Supply Area.

Former Forest Minister Jack Kempf says it's "the largest give-away in British Columbia history, that will add a horrendous new meaning to the word privatization." Kempf says if this plan goes through, it will mean the beginning of the end for the B.C. Forest Service.

In the grand old Sacred tradition of building super-highways, Premier Vander Zalm announced last week that the first phase of plans for a new Vancouver Island Highway will be started next month.

When it's all done, the new highway is to cost taxpayers an estimated \$600 million, but unlike Bill Bennett (who had the Coquihalla Highway carved out of the wilderness in a very short time), Vander Zalm will proceed with a little more caution.

Due to environmental implications, construction of the new Vancouver Island Highway will take a number of years.

David Poole, sacked ever-so-reluctantly by Premier Vander Zalm from his job as principal secretary, has found a job. He will look after some of Peter Toigo's business interests in Toronto.

Toigo and Poole are no strangers. Together they ran Premier Vander Zalm's leadership campaign, and Poole later intervened on behalf of Toigo in the bidding process for the Expo lands in Vancouver. Toigo lost out on that bid, and the valuable land went to Hong Kong billionaire Li Ka Shing.

Vancouver International Airport no longer meets the air transportation needs of

capital comment

British Columbia, says Premier Vander Zalm. The province's prosperity, he says, has left the airport behind.

To accelerate the upgrading of the airport and help oversee the transfer of the airport from federal government jurisdiction to local authorities, the premier has appointed a special cabinet committee.

Chairman of the new committee is International Business and Immigration Minister John Jansen. The members are Transportation Minister Neil Vant, Finance Minister Mel Couvelier, Tourism Minister Bill Reid, Regional Development Minister Elwood Veitch, Attorney General Bud Smith and Environment Minister Bruce Strachan.

Jansen says the airport with its present facilities is frustrating British Columbia's Asia Pacific connections and disrupting air travel to other parts of the province. Many travellers, he says, are experiencing intolerable delays.

The sun may rise again on the mining industry. After years of unsuccessful attempts by the industry to get the government to change the mineral tax structure, there is a glimmer of hope.

Provincial Mines Minister Jack Davis met with mining industry officials last week to discuss a number of problems that

plague the industry, including the tax system.

"We want our tax system to combine a fair-share approach to provincial revenues with a healthy and sustainable mining sector," Davis said following the meeting. That attitude is a far cry from that of former premier Bill Bennett who had been accused of considering mining a sunset industry.

Canadians have a totally distorted picture of the nation's criminal justice system, Michael Jackson, a law professor at the University of British Columbia, said recently.

Jackson said Canadians believe that sentences are too lenient, that almost all convicts are released on parole, and that rates of violent crimes are much higher than they actually are. The opposite is the case, according to Jackson.

"In reality, Canada has one of the highest rates of imprisonment in the world," he said. The false impression of Canada's justice system, he added, is the fault of the media, which concentrates its reporting on the failures of the system.

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SUPERB WEST SIDE WATERFRONT

Bright, sunny 2 bedroom, 2 bathroom home on absolutely gorgeous 1.99 acres of lowbank waterfront in the preferred Southey Pt. area, with breathtaking sunset views, warm swimming and good summer moorage. Spacious sun decks overlook the small clamshell cove. Easy care landscaping with large fenced vegetable garden, including asparagus bed, strawberries and raspberries. Paved drive, 2 car carport, good workshop area and storage in the basement. An ideal home for full enjoyment of the waterfront lifestyle. Please call: **TOM HOOVER** for an appointment to view — 537-9981 or 537-5981.

Please call TOM HOOVER for an appointment to view - 537-9981 or 537-5981

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FAX #537-9551

Century 21
ISLANDS REALTY LTD.
WE SET THE STANDARD

THE LARGEST
REAL ESTATE
ORGANIZATION
IN THE WORLD
EACH OFFICE IS
INDEPENDENTLY
OWNED AND
OPERATED

MLS
MULTIPLE LISTING SERVICE



Scenic splendour

A momentary break in recent pattern of rainstorms allows islanders to enjoy Ruckle Park beach walk in dry comfort. Gorgeous weekend weather offered stark contrast to heavy rains over previous week.



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.



OUTER ISLAND PROPERTIES

FOR FREE MAPS & INFO ON OCEANFRONTS, LOTS, RESIDENTIAL, ACREAGES, COTTAGES & BUSINESS PROPERTIES, CONTACT:

NRS MAYNE ISLAND REALTY LTD. 539-2031
(Including Saturna) **CAROL KENNEDY - 539-2606**

NRS. GALIANO ISLAND REALTY LTD. 539-2250
Rosemary Callaway — 539-2515
Jill Hansche-Penny — 539-5896

NRS. PENDER ISLAND REALTY LTD. 629-3383
Marg & Don Keating — 629-3329
Linda Sokol — 629-6569

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.

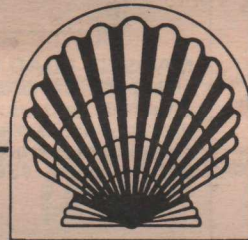
Contact **FINN RONNE** for further information:
Res. 537-4072 Bus. 537-5568



PEMBERTON, HOLMES LTD.



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



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

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

OVER 70% SOLD

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

537-9981
FAX #537-9551

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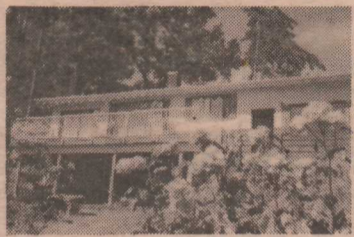
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MULTIPLE LISTING SERVICE



ARTHUR GALE Sales Rep. 537-5618	SYLVIA GALE Sales Rep. 537-5618	ED DAVIS Sales Rep. 537-2626	EILEEN LARSEN Sales Rep. 537-5067	BECKY LEGG Sales Rep. 537-5870	BRIAN BETTS Sales Rep. 537-5876	JANET MARSHALL Sales Rep. 537-5359	PAT JACQUEST Sales Rep. 537-5650	GARY GREICO Sales Rep. 537-2086	DARLENE O'DONNELL Sales Rep. 653-4386	WARREN GARNER Sales Rep. 537-2664	ANNE WATSON Sales Rep. 537-2284	NEVILLE ATKINSON Sales Rep. 537-2591	TOM HOOVER Principal Agent 537-5918
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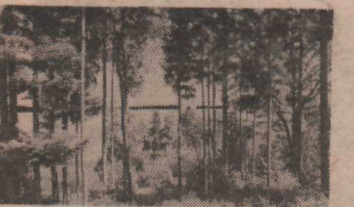
TRINCOMALI SEAVIEW & SUN
A family home with full daylight basement, enclosed garage, workshop, woodshed, greenhouse, chicken house plus chickens and fruit trees. This property is located on a quiet road, enjoys good sunshine and a seaview. \$88,000 MLS.
CALL ANNE



JUST LISTED - CLOSE TO TOWN
2 BR. home on 0.65 acre, close to village, possible seaview, needs some TLC. Good revenue potential, cable TV, 2 wells. Listed at \$59,900 MLS.
CALL JANET



EXCEPTIONAL WATERFRONT
4.2 acres of complete privacy, 110 of exceptional waterfront, established orchard, oval pool, and a renovated 2500 sq. ft. home. Offered for sale for \$425,000 MLS
CALL EILEEN



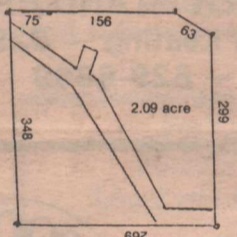
WELL - HERE IT IS
The only thing that prevented this home from selling was a poor water supply. Now there is a new well on the property. Three bedrooms, full basement, large deck, sunny exposure and an ocean view. A great opportunity at \$89,900 MLS.
CALL BRIAN



SAILBOATS IN THE HARBOUR
This home is sited to give you a front row seat of the marine traffic in Ganges Harbour. Super views, private deck, sunny solarium and pretty gardens. MLS. \$124,000.
CALL PAT



OPPORTUNITY
BRAND NEW CONSTRUCTION
Well-finished new 2 BR. home in private surroundings. No view, but a chance to buy right and increase your home value by doing the landscaping to your tastes. MLS. \$87,200.
CALL GARY



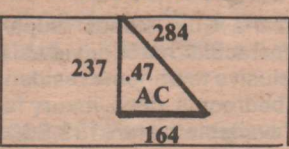
MANSSELL ROAD SUNSHINE
This 2.09 acre property privately situated, enjoys an excellent exposure and is pleasantly wooded. Cleared site, permanent power pole, well and pump. \$36,900.
CALL ANNE



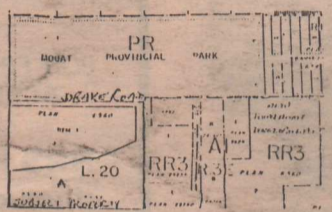
VIEW ACREAGE-GANGES HILL
6.37 acres. Strategic location, close to Ganges. Well treed residential acreage. First time on market in 15 years. \$120,000 MLS.
CALL GARY



GULF ISLAND FARM
Carefully renovated older 3 BR. farmhouse and outbuildings on 20.53 cleared, arable acres fronting on Bullock Lake. Includes orchard, garden pasture & hay meadow. Creek on property. One of Salt Spring Island's original farms. \$195,000 MLS.
CALL ARTHUR OR TOM



WALKER HOOK LOT
Roughed in driveway and wooded level building site enjoying close proximity to the beach and in an excellent area for recreational purposes. \$17,000.
CALL ANNE



JUST LISTED - VIEW ACREAGE
Great possibilities for this 10.53 acres almost right in Ganges Village. There is a seaview, possibility of being on the water system. Good investment potential. Listed at \$90,000 MLS.
CALL JANET



SOUTH END HOME
This brand new 2 bdrm. home has an open gallery plus den, wood finishing throughout, and 5 sunny acres at the south end of the island. \$129,500.
CALL EILEEN



WATERFRONT PRICE REDUCED
Have you ever thought of having the sound of the surf lull you to sleep at night? You'll appreciate this cosy one level home with its sandy cove, superb view, glassed-in sitting room, fireplace & airtight heater. Experience it today. \$249,000 MLS.
CALL BRIAN



SEASIDE COTTAGE
Lowbank waterfront at end of private road. Older cottage could be weekend or temporary housing while you build on this nearly level lot. Mature apple and maple trees. Sand beach! A once in a lifetime opportunity! \$130,000 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



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



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



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



WATERFRONT 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

TAKE YOUR CHOICE!
Two building lots with opportunity for seaviews. Piped water available, hydro, phone, cable TV at the boundary. Ready for your building plans! MLS. 0.90 acres, \$24,900 or 0.67 acres, \$27,000.
CALL PAT



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



FANTASTIC VIEW - EXCELLENT REVENUE
* View over Ganges Harbour
* In-law suite
* Garden, many berry beds, fruit trees
Come view this home with its high ceiling, dining area, large living room, cosy glassed-in sunroom. This home requires some work, but is priced accordingly and some lucky handy person will reap the benefits of their efforts.
CALL GARY



WATERFRONT SPECTACULAR
Southfacing acre with superb views down Sansum Narrows and enjoying world class sunsets. Water system, hydro, cable and part of an old orchard. \$150,000 MLS.
CALL SYLVIA OR ARTHUR



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