

And can be prepared quickly

Home, property assessment useful device for purchasers

When Ron McQuiggan looks at a piece of real estate, he must put aside personal likes, dislikes and opinions, and consider only market attitudes and peculiarities.

As a real estate appraiser, McQuiggan must determine the value of a home as determined by the market.

It is his duty to gather and interpret information covering all aspects of a building and the land surrounding it. He collects maps, tax assessments and inspection certificates. He looks under the house and around the property.

The first step, McQuiggan says, is to determine which of six categories the property fits into: oceanfront, lakefront, commercial, large lot, residential property under \$100,000 and residential property over \$100,000. Each category has a different market value.

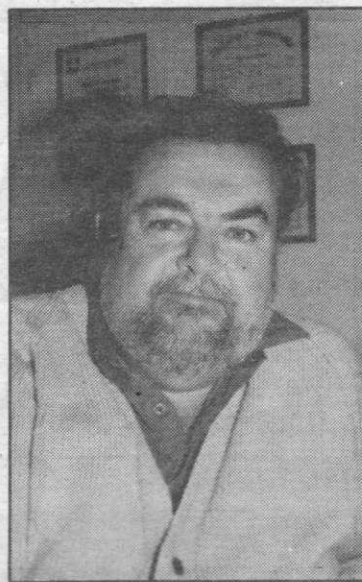
From here, McQuiggan inspects the house. He estimates the replacement cost of the building and compares it to other, similar homes which have sold recently. This, McQuiggan notes, often takes "adjustments" — i.e., a similar house may have a garage, which the house under inspection does not. The value of the garage in the total selling cost must be adjusted.

The quality of construction also comes under scrutiny.

"I'm not a building inspector," McQuiggan says. "I can't tell what the 2 x 4s are like."

He can, however, look at the support under the house. If the large 2 x 12s are not there, then he can start looking for soft spots in the floor.

Further research will indicate for McQuiggan what inspections and permits the home has had. For example, he can determine who the electrician was, and when he was there. Building inspection did not take place on Salt Spring Island until 1972 — so



Ron McQuiggan

many houses built before that time have not been inspected.

McQuiggan will also research whether the home has an occupancy permit.

Aesthetics make up another aspect of appraisal. Here, McQuiggan must be entirely objective and not let his own tastes influence his task. The first thing he looks for is good use of the property. A waterview home should be built so the view can be seen.

"People come here for the physical beauty," McQuiggan notes.

Landscaping, which ranges on Salt Spring from none at all to very elaborate designs, is also taken into consideration. "It's part of the value," McQuiggan notes, "but it is not permanent." Without proper care, the landscaped area could be overgrown within a few years.

First impressions are also important and can affect the value of a home. This is where specialty items, such as stonework, fit in.

Again, McQuiggan notes, aesthetics often follow individual preferences. This is why he looks with greater detail at the quality of materials and finishes.

"I'll find wood-joints that just don't fit and seem to stand out," he says.

According to McQuiggan, an architect's name attached to a house does not, like designer jeans, necessarily improve its value. It does, however, imply certain things. If, for example, McQuiggan is appraising a Hank Schubart home, he knows quality galvanized nails have been used. He knows Schubart will go "over and above" regulation materials.

As part of his final report, McQuiggan provides the client with examples of at least three similar houses that have sold recently, and the prices they were sold for.

Here, he relies on a large computer base. He maintains files on each of the appraisals he has done and must keep up with sales.

McQuiggan averages about five appraisals per week. It takes him about three hours for each job — his computer saves him approximately an hour. Once he completed seven in one day, working from early morning to midnight. The schedule is important for buyers who have to have their mortgage arranged by a certain date.

It took McQuiggan four years of study at the University of British Columbia to become an appraiser. The last two years were "really tough slogging," he says.

McQuiggan is continuing his appraisal education through the Appraisal Institute of Canada. This course leans more towards commercial assessment.



Grand opening

Grand opening for new activity centre at Brinkworthy Place was held last Saturday. Building provides kitchen, activity room and large meeting room (pictured here), spread over two floors, for residents of the retirement village located on Lower Ganges Road.



Your guide to Gulf Islands properties

COMPLIMENTS OF:



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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.

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YOUR GUIDE
to Gulf Islands properties



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COUNTRY ESTATE?

YES, AND ONLY \$120,000 mls.



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

LOG HOME NEAR ST. MARY LAKE - \$89,000



This well-built log 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. For more info. or appointment to view, call **SANTY G. FUOCO - 537-2773.**

IMMACULATE FAMILY HOME



Beautifully kept inside and out, this home is a joy to show. 2200 sq. ft. of quality construction on two levels plus crawl space. 3 bdrms., separate laundry room, huge family kitchen with Franklin stove, double garage with doors and loft, greenhouse. Above-ground swimming pool. Level arable .64 acre with established garden and mature shrubs overlooking a lovely pastoral view of one of the island's largest family farms. All just yards away from Gr. K-7 school. A super package offered at just **\$129,000.**



312' semi-oceanfront 5 acres. 1/2 pasture, 1/2 woodlot. Unobstructed, expansive views, charming old house, tranquility. **\$125,000 MLS.**

DONNA REGEN, C.G.A.

GREAT GANGES HARBOUR VIEW — BRAND NEW ON MARKET



- Gracious southfacing home with sunroom
- Walk to Ganges village; located on private cul-de-sac
- In-law suite on lower level
- Single car garage
- Fenced garden with bearing fruit trees. Also, many shrubs and flowers.

Owners have purchased waterfront on Salt Spring and are anxious to sell. This home is priced accordingly at \$89,900, full price. Please call **GARY GREICO** today, for more information, or to view this fine property.

ST. MARY SOUTHFACING LAKEFRONT



WHY SETTLE FOR A HOUSE WITHOUT A VIEW?

Set your sights slightly higher and enjoy this large gracious lakefront home. Could even be bed & breakfast. Imagine yourself boating and swimming in warm, clear water and you can't beat the fishing. Here is your chance for a great deal. Owners have purchased in San Diego and are anxious to sell. Don't miss this opportunity. Call today and book your summer paradise!

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



EXCLUSIVE - You could share this pad with someone - or you could simply luxuriate alone. But the bedroom soaking tub should be shared with someone!
- and so should the small inground pool;
- and the view decks;
- and the brick fireplace;
- and the rec. room;
The price you can manage alone. **(\$95,000!)**

VESUVIUS BAY HOME



AND NOW THE PRICE IS REDUCED \$10,000! There's lots of potential with this older 4 BR. seaview home in the Vesuvius Bay area. You'll be amazed at how much room there is here. Please let me show you around inside. And now the adjoining lot is for sale too! **\$69,500 MLS.**

PENDER ISLAND RETREAT



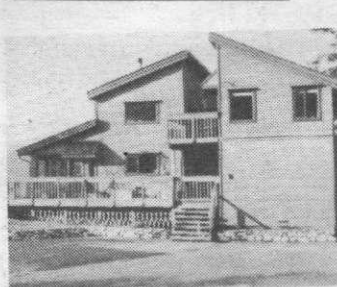
This immaculate 2 BR. plus den home has great privacy in its treed setting which backs onto a park. The large sunroom is an excellent place to relax after a workout on the badminton court or putting in the greenhouse. **\$58,500 MLS.**

GALIANO ISL. WATERFRONT

228' of lowbank sculptured sandstone frontage on Sturdies Bay. A nicely treed 2 acres within walking distance of the ferry. **\$99,000 mls.**

CALL DAVID ON THESE.

WEST COAST AMBIENCE!



This contemporary post & beam home boasts over 2500 sq. ft. of spacious living, with 3 or 4 BRs, den, family room, energy efficient design, exceptional privacy, lovely views and many, many custom features. Ask for picture brochure.

THETIS ISLAND BED & BREAKFAST OPPORTUNITY

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

LAKE & FARM VIEW RANCHER



Ideal retirement location! Easy care maintenance and landscaping. **IMMEDIATE OCCUPANCY AVAILABLE!** (Vendor has made tentative purchase - available at this low price for a short time only — **\$79,900.**)

BRAND NEW & IMMACULATE



Situated on a private cul-de-sac, enjoying a bird's eye view outlook towards Active Pass and the Outer Islands, this home features a gracious entry way, large country kitchen or kitchen/family combo, energy efficient design & heating, spacious decks and 2 bay garage/workshop. Excellent value at **\$112,000.**

INFO & FREE CATALOGUE, CALL JAN 537-9894.

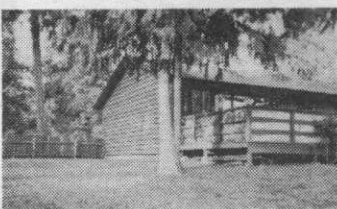
GOOD SWIMMING BEACHCOMBING GARDENING



Literally right at your doorstep! Brand new 2 BR. waterfront home on level 1/2 acre. Skylites, hardwood floors and energy efficiency makes this good value for **\$148,000.**

CALL TONI.

TAKE A VACATION



At home and indulge yourself in the many amenities this well-built home has to offer. Privacy, sunshine, quality and nature's own landscaping. Sunbathe, barbecue or enjoy gazing over distant hills from a generous south facing deck. Asking **\$168,000 MLS.** For further details, please call **HENRI, 537-4273.**

RELAXED SETTING SUPERB EXPOSURE

You'll enjoy the sunny quiet setting of this delightful island home. 2 or 3 BRs., large studio, separate workshop, large decks and plenty of covered storage. **\$85,000.**

NEW TO THE MARKETPLACE



This level 2 bedroom home is well maintained, energy efficient and easy to care for. It is situated near the village on a sunny, parklike 1/2 acre. Great starter or retirement home. Asking **\$73,500 MLS.** For further information, please call and ask for **HENRI, 537-4273.**

**TONI HOLMES 537-2758
DAVID DUKE 653-4538**

**SANTY G. FUOCO 537-2773
JAN MACPHERSON 537-9894**

**DONNA REGEN 537-2845
GARY GREICO 537-2086**

HENRI PROCTER 537-4273



537-5537

PRIME PROPERTY IN GANGES
 - This .90 ac. parcel is zoned Commercial 6
 - Could easily lend itself to multi-use zoning (i.e. commercial or multi-family)
 - Good access and good visibility
 - Older home on site
 - This property has 2 titles, several great options with this land.
 - Asking \$200,000, offers.
537-5537 KEVIN BELL 537-5833

VIEW HOME
 Tremendous value in this first class view home, nicely sited on 1.16 acs. of privacy. \$130,000.
537-5537 KEVIN BELL 537-5833

MARACAIBO WATERFRONT HOME
 - 1.29 acres waterfront property with fascinating subterranean home - atrium, hot tub, no upkeep required on this home
 - \$185,000
537-5537 KEVIN BELL 537-5833

SERVICED PROPERTIES:

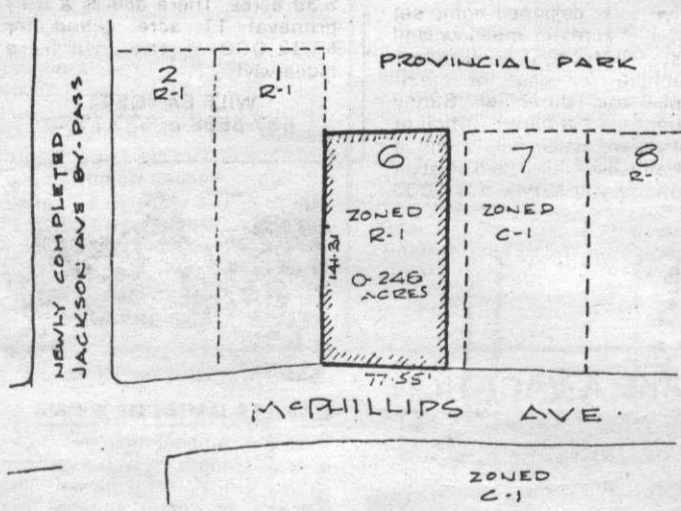
ALL OF THESE SERVICED PROPERTIES ARE OPEN TO OFFERS:

1.66 ACRES ACROSS FROM THE BEACH!
 This is a parklike property in the quiet, secluded Maracaibo region. Here one can enjoy glimpses of Long Harbour across the road where moorage is sheltered year round and swimming is fabulous. Asking \$35,000.

.77 ACRE WITH A NATURAL CLEARING - READY FOR BUILDING IN VESUVIUS
 This is a parklike property in the quiet and secluded section of Vesuvius. Located at the end of a paved cul-de-sac traffic would be minimal here. Asking \$25,000.

.55 ACRE IN THE COMMUNITY SPIRITED MALVIEW AREA
 This is a parklike property in a district that is nearly all built up with well kept homes. There is a neighbourly feeling in this region where a sewer system and a cablevision system are also ready for hook up. Asking \$21,500.

1.07 ACRES OF HIGH BANK WATERFRONT WITH YEAR-ROUND MOORAGE DIRECTLY OUT FRONT
 This is another park like property, though one of the very few with ocean frontage. It is located next to a gorgeous home with a new dock and no other nearby homes in sight. The road ends here as well so traffic is almost non-existent. Asking \$57,000.
FRANCES EIDE 537-5537 or 537-9350



WHY PAY RENT?
 Build your own OFFICE CENTRE in the Ganges core. 1/4 acre lot zoned R-1. Rare opportunity to re-zone to COMMERCIAL and build up to 9,000 sq. ft. of office space for yourself and/or rental income (14,000 sq. ft. gross). Asking \$48,500.

BUILDING LOT FOR SALE
 Excellent building site with opportunity for FINE VIEWS, WINTER SUN and GOOD WATER in well established prestigious neighbourhood. Power, shared well and roads in place. 2.62 acres. Asking only \$27,000.

SELLER'S MARKET
 Do you have a house or property you wish to sell? The present real estate market on Salt Spring is in a slump with few good properties to show and several prospective buyers looking to buy. It's a seller's market. Take this opportunity and let me help you sell your property.
 Call WYNNE DAVIES 537-5537, office or 537-9484, home.




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



Alex Reid
537-5568 or
537-9780

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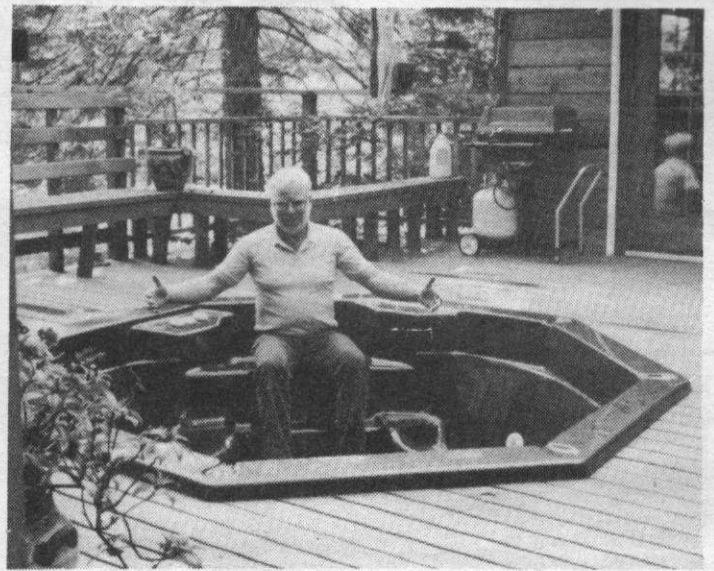
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- Zoned rural - it allows for the development of several smaller parcels (10 in all) without compromising the farm itself.
- Buildings include a comfortable cottage with all amenities and well-built barn adaptable to a variety of uses.
- Right to build up to 3 houses on the property without subdivision (group purchase?)
- Excellent well at 7 gpm.
- About 15 acres of cleared hay and pasture land.
- Seasonal creek and storage pond.
- Some timber.
- Close to Ganges (3 miles) yet totally rural - the best of both worlds.

For those interested in a property which allows for a high quality island farm or potential estate, this should be seen. Offered for sale at \$265,000 MLS.

CATHIE WILLIAMS
537-9510 (home)
537-5568 (office)



"BEST BUY WATERFRONT"

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

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537-5568 or 389-7892 (24 hrs.)

WHAT IS SCARCE AS HEN'S TEETH?

Waterfront property on St. Mary Lake! Just listed - 1.6 acres west facing, accessible frontage. Large grassy plateau at water's edge for storing your boats. Beautiful evergreen trees flank the winding driveway. One bedroom cottage provides cosy retreat with separate sleeping cabin and washhouse. Phone now for an appt!

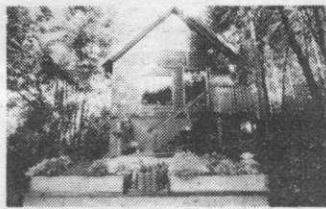
CAN'T FIND THE PERFECT HOME?

Build your own on one of these inexpensive lots. 1-3/4 acre level property close to town, piped water, some mobile homes allowed. \$16,000.

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

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

ANN FOERSTER
537-5568 or 537-5156



DON'T MISS THE OPPORTUNITY TO OWN EXCEPTION EASILY

Enjoy the sun, large garden area and spacious lot now. This well planned two bedroom Cape Cod is only minutes from the lake and Fernwood School. \$75,000. \$71,900 MLS.



STRATEGICALLY LOCATED!!! COMMERCIAL 1 ZONE PROPERTY

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

AS PRETTY AS A PRIVATE PARK

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



LET YOUR CHILDREN LIVE WHERE THE TREES ARE TALL. THE AIR IS PURE

Only a hop, skip and jump to the ocean and Fernwood School. This Cape Cod beauty is built of the finest material and has ocean views. \$112,000 MLS.

HORSE LOVERS

Just over 3 acres of sun-drenched land. A 3 bdrm. home sits atop the sunny knoll - outbuildings include a tack room. Good value - close to town. \$74,900 MLS.

HAPPINESS IS A LOG HOME

South end hideaway. 2 1/4 acres and 2 bdrm. log cabin in the woods. \$65,000 MLS.

WHEN SPRING ROLLS AROUND, A BUY LIKE THIS WON'T BE FOUND!



Enjoy the views of ocean, lake, mountains and woods from the decks of this 2 bedroom plus den, west coast contemporary home. This newly decorated home boasts an energy efficient stove, large workshop plus a sunny, secluded setting. Don't miss it! \$87,900 MLS.



QUICK ACTION REQUIRED AT THIS PRICE

Minutes from Ganges, this one bedroom, one-level home has piped water, sewer, cablevision and eight fruit trees to complete the picture. \$49,900. \$45,900 MLS.



A COUNTRY HOME YOUR WIFE WILL ACCEPT

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



NO HEMMED-IN FEELING HERE!

Take your family now to see this house where there's lots of room for everyone's hobbies. This 2 level, 3 bedroom home enjoys ocean views, and has waterfront and beach access. \$174,500 MLS.

GOOD OLD SUMMERTIME WILL MEAN MORE IN THIS LAKEFRONT HOME

Great swimming and fishing at your doorstep while you enjoy this west coast contemporary home with suite down and cedar sun room. \$145,000 MLS.



WELCOME SWEET SPRING-TIME AT THE DOOR OF THIS COSY HOME

This 3 bedroom home is set on a spacious lot and is just minutes to town and the ocean. Ideal starter home. See this "cutie" before it is snapped off the market! \$55,900 MLS.



YOUR FAMILY WILL REMEMBER HOLIDAYS AND HAPPY DAYS IN THIS FINE HOME!

Passive solar designed home set on over 3 acres of meadow and forest. High quality finishes throughout for ease of maintenance and durability. Sunny location and energy efficient construction make this home a real heat miser. A relaxed lifestyle for you and your family. \$144,000 MLS.



LARGE HOME ON PANORAMIC VIEW ACREAGE

The home would be ideal for a private clinic, group home or bed & breakfast. It would also suit a large family with live-in help who could use the attached self-contained guest suite. \$159,000.

WANT LAKEFRONT BUT CAN'T AFFORD IT?

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

IN A SETTING OF TRANQUIL CHARM

Enjoy the views of ocean from this sunny lot. All the work is done - drilled well, driveway and poles installed to the cleared building site. \$49,000 MLS.

THE SUN, THE SEA AND ARBUTUS TREES

Very sunny oceanview lot in Vesuvius area. On piped water, hydro and cable TV. Very attractive homes in neighbourhood. Only a stroll away from warm ocean beach and fine publ \$27,000 MLS.

GREAT VIEW LOT & MOBILE

Very comfortable single-wide (880 sq. ft.) on 1.5 acres of high view property just south of Ganges. All services are in, incl. septic tank and field. Live in mobile while you build your permanent home, or let tenant pay off property by the time you retire. Mobile only \$14,900 MLS. Whole package incl. lot. \$44,400 MLS.

NO OCEANFRONT LEFT?

Not much to choose from, anyway, unless you are willing to go further afield. I have a number of untouched, prime oceanfront acreages on the mainland coast across from Kelsey Bay. If you enjoy total solitude, white sand beaches and the finest salmon fishing in the world, then this is for you! Prices start at \$64,000 for 5.33 acres. There also is a truly primeval 11 acre island for \$132,000 - the ultimate hideaway!

WILF BANGERT
537-5568 or 537-5692



GANGES HARBOUR VIEWS

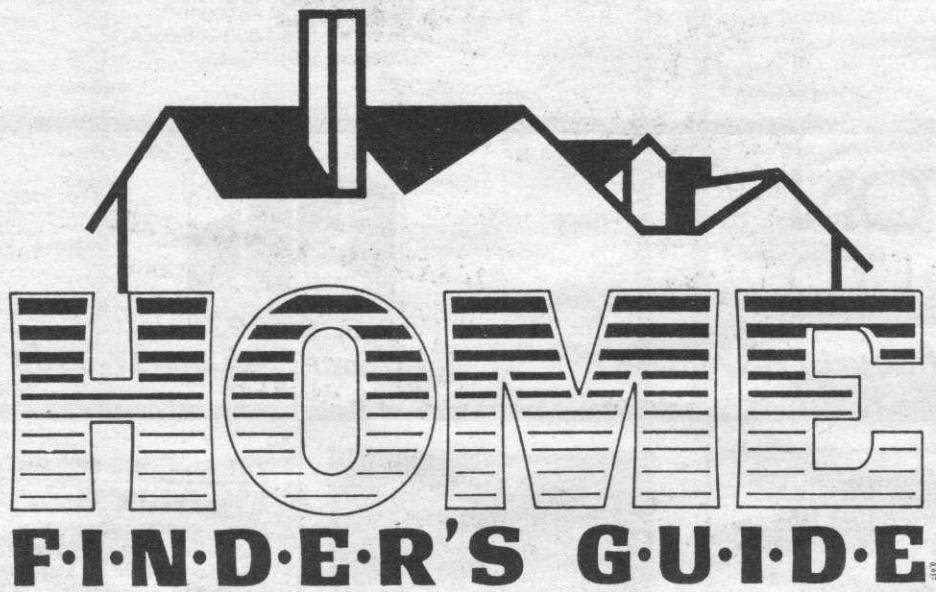
Cute and compact most desirable, is this Lindell style house. The property is gently sloping and boasts fruit trees, garden and lawn. This "retirement special" home is within walking distance of the village and the view is right into Active Pass. See it today! Full price \$67,000 MLS.



WONDERING WHAT TO DO WITH THE KIDS? TURN THEM LOOSE ON THESE WOODS AND SECLUSION

This 4 bedroom contemporary farmhouse nearing completion has a sunny separate workshop and cottage-studio. It is close to 2 lakes for swimming and fishing. An excellent opportunity to be self-sufficient on Salt Spring. Don't be disappointed by a "SOLD" sign. \$115,000 MLS.

YOUR GUIDE to Gulf Islands properties



FOR SALE BY OWNER
\$82,000
Harbour & Mountain Views!

- On quiet cul de sac, minutes to Ganges
- Spacious 2 bedroom starter or retirement home on 0.27 ac.
- Large living/dining area
- Stone fireplace, sundeck
- Full basement. Attached garage
- Cedar siding. Low maintenance
- Easy care garden
- Four appliances

A MUST SEE. Phone 537-4220 — NO AGENTS PLEASE.

FULFORD HARBOUR



Less than 5 minutes for Fulford Village, this 20 acre parcel provides exceptional views over all Fulford Harbour.
\$139,000.

CONTACT:
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or 653-4633 (24 hrs.)



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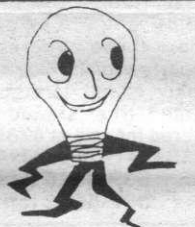
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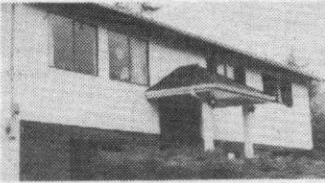
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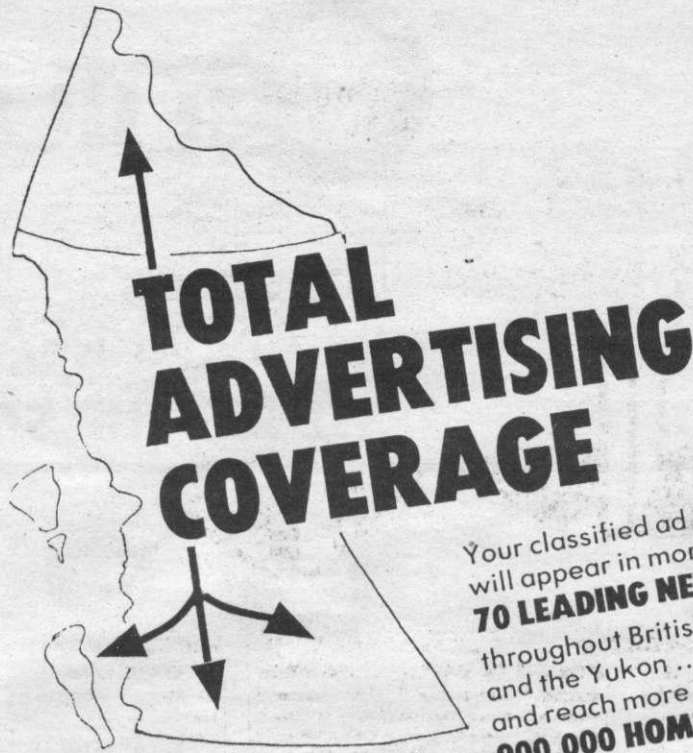
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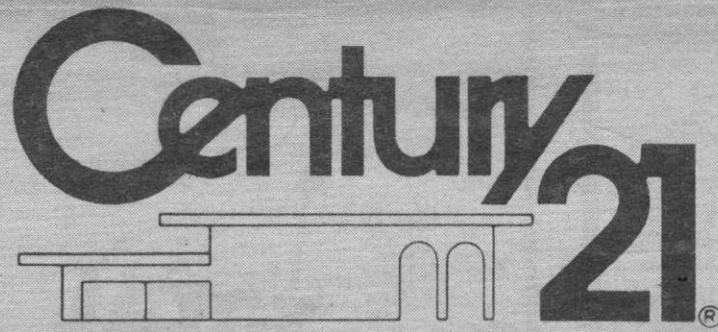
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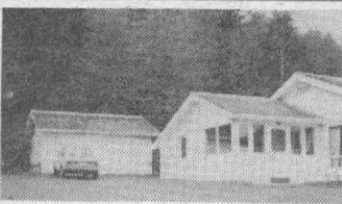
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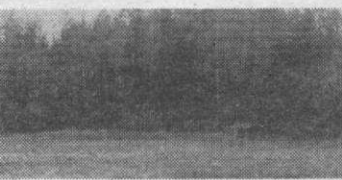
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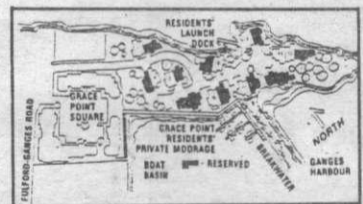
Quiet seclusion in convenient location near Vesuvius. Comfortable 3 BR. home with extra-large in-line living-dining rooms. Wall of view windows, double plumbing, lovely garden. 1.09 treed acres with fenced veg. garden. Motivated vendor. \$139,000 MLS.

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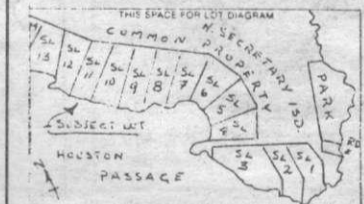
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