

Can you really afford to buy that new home?

You have a golden opportunity to purchase a lovely house in the perfect neighborhood. Can you afford it?

The only way to determine the answer to that question is to sit down with a piece of paper and calculate your monthly expenses.

You will often hear the formula that you can afford to spend 25 per cent to 30 per cent of your gross (before taxes) monthly income on mortgage payments. Like many general guidelines, this is a bit too broad to be useful in specific cases.

Make an expense list

Once you have figured out how much you can offer as a down payment — and, hence, how much you must borrow — you can find out from mortgage lenders what your monthly payment would be. Write that down.

Then list all the monthly payments you will be making as the proud owner of a new home — heating, electricity, city taxes, water, repairs and so on.

Talk to a home-owning friend in the same town about how bills tend to run; if possible, talk to the owners of your prospective home about how much they pay on regular bills.

Check on insurance costs for that particular house.

Ask about local taxes.

Amortize yearly charges

Make sure that the figures you are using here are factual, not your own estimates. There is, alas, a tendency to be too optimistic about these "secondary" costs which can, in fact, amount to a very hefty sum.

One way to cut mortgage payments, of course, is to make the biggest down payment you can afford. However, you must be careful to have funds left over for moving expenses — legal fees, moving company charges, new furniture and appliances you

may have to purchase, renovations, and so on.

You must also allow a cushion for unexpected expenses, such as the drain that doesn't fit your washing machine. You should take care not to exhaust your savings to purchase the house.

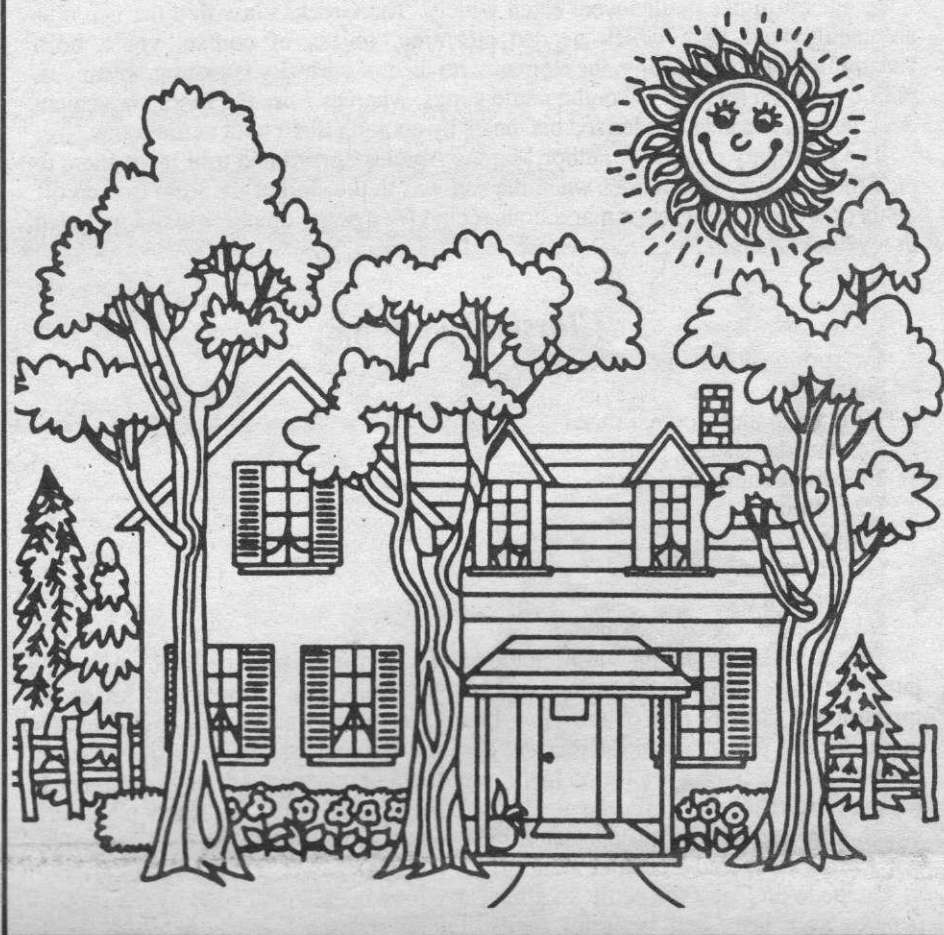
Scrimping, not poverty

Once you have calculated all these costs, you know how much your new house will cost you. How does this fit into your new budget? A new home purchase almost always means scrimping and eliminating some luxuries, but do not over-estimate your pain threshold.

Money management, psychologists say, is an important source of family tension. If you have put yourself in a position where you and your family are constantly anxious about money and must forego many pleasures in order to live in your "dream house," you will bitterly regret your decision.

It is better to take a hard, calculating look now than to make a mistake on what is likely to be the biggest financial deal of your lifetime.

that dream house?



According to regional district review

Building pace to continue in 1989

VICTORIA — In the year ahead, construction activity on Salt Spring Island is expected to match 1988 levels, with emphasis on residential construction and some small retail projects.

On the Outer Islands, meanwhile, 1989 should be limited to normal residential building at rates similar to 1988. Some development related to tourism accommodation is also expected.

Those predictions come from a Capital

Regional District (CRD) review and analysis of economic trends in the region, released last week.

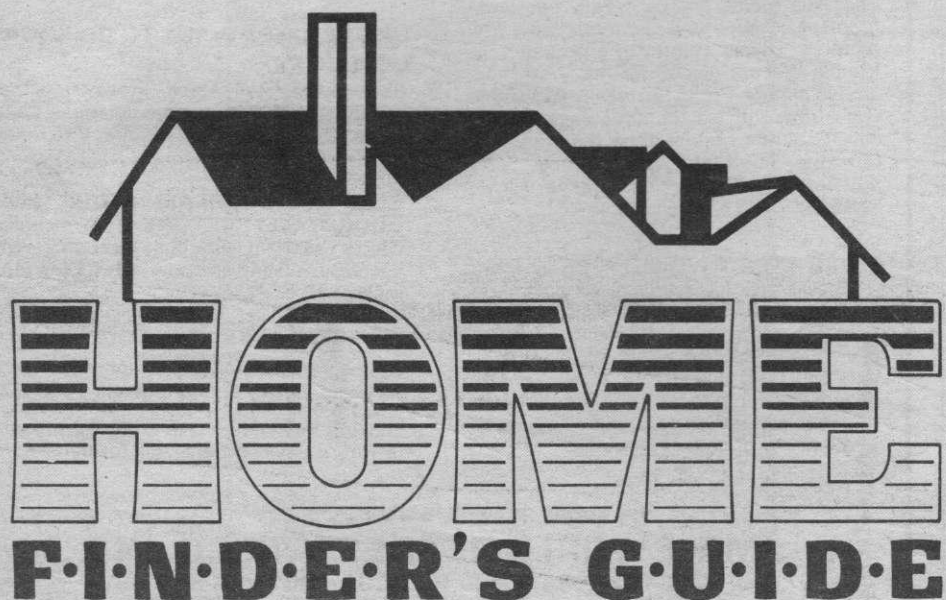
The review says building permit values in 1988 exceeded \$410 million in the entire district — a 38 per cent increase over 1987. Last year 2,993 new housing units were built, the highest number in any year since 1981.

The average house price in 1988 increased by 15.2 per cent over 1987, to an

average of \$127,515. New migration into the region totalled 5,360 people in 1988.

On Salt Spring, the value of construction projects has jumped from \$5.3 million in 1986 to \$8.2 million in 1987 and to \$10.9 million in 1988.

The total value of construction work on the Outer Gulf Islands, meanwhile, has shifted from \$4.48 million in 1986 to \$5.32 million in 1987 and \$4.75 million in 1988.



Your guide to Gulf Island properties

COMPLIMENTS OF:

country gourmet

by john edwards



Everyone has been stung by a nettle, but only one in a thousand has eaten one. We are disgusted by the sting and curse the plant's existence, unaware that the nettle can make amends later on by a tasteful and well-mannered appearance on the dinner table. I mean, only a Spartan would condemn a sea-urchin for its spikes.

"When he found the sea-urchin difficult to chew and couldn't understand the reason for its sharpness, the Spartan declared, "Bloody food. I won't be weak now and give it up but I'll never take another."

In ancient times nettles were eaten widely. The Greeks classified the nettle as an uncultivated herb which needed steaming, unless of course, you'd been vacationing in Sparta. Pliny, the Roman who died of curiosity watching volcanoes, put olive oil on his skin to soothe nettle stings, whereas I use the more convenient dock leaves. He, also, tenderized his meats by cooking them with nettle roots.

The legendary cookbook author Marcus Apicius agreed and told his readers to pick their female, wild nettles when the sun was in the sign of the Ram to fend off colds (it works). He wrote a marvellous recipe for a nettle quiche which I included in my book, *Roman Cookery Revised*.

Classical Nettles

- 1 c. spring nettles
- butter
- 1/2 c. fresh mushrooms, sliced
- 1 c. cheddar cheese, grated
- 1 medium onion, in rings
- 1/2 c. flour
- 3 eggs
- 1-1/2 c. cream
- 1 t. coriander
- 1/2 t. pepper, coarsely ground.

Take a basket of young spring nettles and steam until tender. Drain and chop until you have a cupful and arrange in a buttered quiche pan. Cover with layers of mushrooms, cheese, and onion. Now blend the flour, well-beaten eggs, cream, coriander and pepper. Pour the mixture over the dry ingredients in the quiche pan. Bake in a 400 degree oven for 35 to 40 minutes, and serve hot with a sprinkling of pepper. Alternatively, chill and serve cold. Very good for a holiday lunch with sweet, new potatoes garnished with a little butter and freshly picked, crisp sprigs of parsley. Miraberis! You'll be amazed!

On the West Coast the nettle's virtues have long been appreciated by the Indian peoples as a tasty and healthful food. "Indian spinach" was cooked by local Saanich and Cowichan families, while the Haida ate the cooked roots. Our mild climate produces nettles that grow as high as 10 feet in damp, shady places, particularly in alder bottom land and in abandoned clearings. The leaves form in ragged pairs up the stem and the whole plant is protected by the hairs which have inflicted their painful stings on the arms and legs of children and cooks over the centuries. Fortunately for country gourmets they are rendered harmless by steaming or boiling. Best of all, they don't cost a penny, and who can argue with that price?

"Common greens and berries in bramble thickets can ease the hunger that gnaws the belly. Only a fool complains of thirst beside a stream."

By the Ides of April the paths through my woods on Salt Spring Island are throwing off their winter layer of maple and alder leaves and are thick with mounds of dark green nettles. They guard their lives well and I use work gloves to pick them with my shirt sleeves carefully buttoned at the wrists, methodically filling a wicker basket or a large brown paper shopping bag.

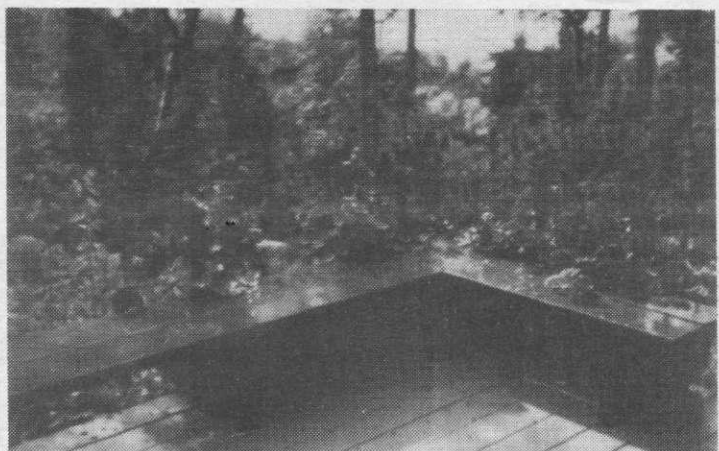
I make a colourful dish of Steamed Squash with Spring Nettles to welcome spring. They don't hurt at all then, especially if you wash them down with a glass or two of chilled, white wine and, perhaps, if it's your good fortune, a little romantic conversation. But pick them soon, before they lose their innocence.

Steamed Squash With Spring Nettles

- 1 c. spring nettles, steamed and chopped
- 1 medium squash, steamed
- 1 small onion, chopped finely
- 1 t celery seed
- 1 t cumin
- 1/4 t pepper
- 1 T olive oil
- 2 t cider vinegar
- honey to taste
- 1 c. bread crumbs.

Peel and slice the squash. Cut into large pieces and steam until tender. Drain carefully and then mash. Add the prepared spring nettles. Now in a mortar grind peppercorns, celery seed and cumin. Add the chopped onion and moisten these seasonings with olive oil and vinegar. Add a little vegetable stock if necessary and sweeten with a little honey, if you like. Put the squash and nettles into a greased casserole and spread a layer of breadcrumbs on top. Cook in the oven for 15 minutes at 350 degrees. Serves three or four.

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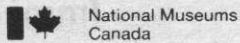
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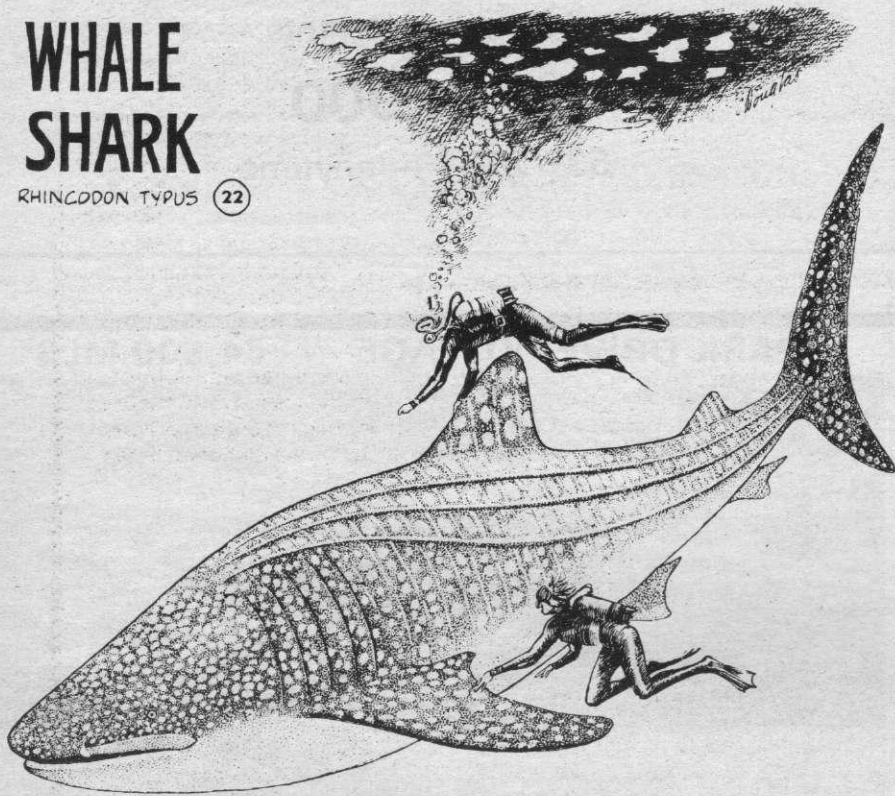
NATURAL HISTORY NOTEBOOK

PRESENTED BY:
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WHALE SHARK

RHINCODON TYPUS (22)



The Whale Shark is the largest known fish. It is known to reach 50ft. in length and is thought to reach 60ft. or more. Its weight can exceed 10 tons. This creature ranges all Tropical waters, and infrequently strays into temperate ones. It is mainly solitary in nature, and despite its impressive appearance, is harmless to man. Scuba divers and underwater swimmers have clambered unadvised over its body.

The Whale Shark feeds chiefly on plankton, but also consumes sardines and anchovies. It is an egg layer, but to date only 1 egg case of this great fish has been found. It contained a perfect 14 1/2" replica of its enormous parent.

Islander produces checklist of Salt Spring's bird species

A checklist of birds found of Salt Spring has been prepared and published by an islander.

The checklist, available through Volume II Books and Thimble Farms, is the work of Dave Fraser of Thimble Farms, whose background in wildlife has seen him serve as a visiting naturalist at provincial parks in the region.

Fraser prepared the 239-entry list by checking records of sightings at the provincial museum. He said he launched the project to help increase the public's awareness of the birds found around them, and to work towards a more complete record of those birds.

"There are some birds that are here but have not been recorded," Fraser said. "I'm hoping this (list) will mean people will look for them."

Birds listed as hypothetical residents of the island — who have been reported, but without sufficient details — include the smew, snowy egret, white-faced ibis and great grey owl.

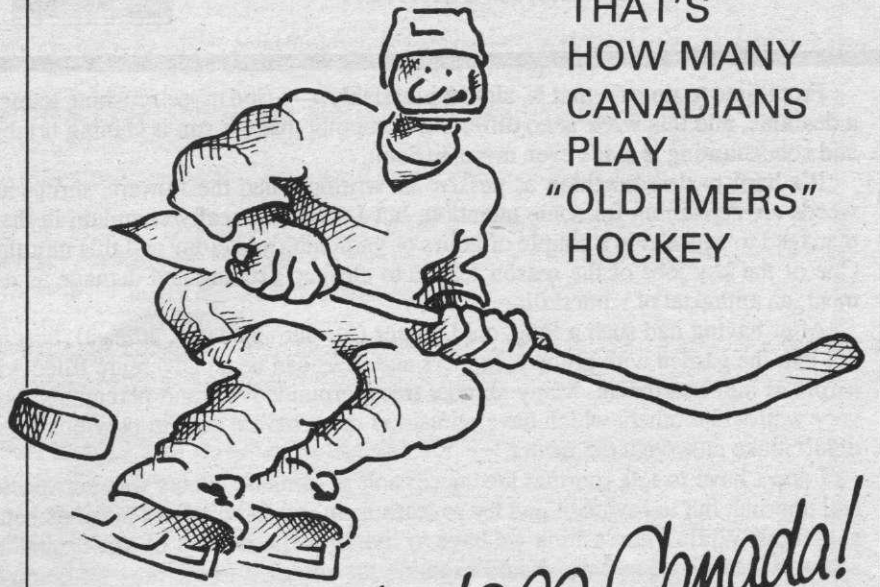
Species listed as recently-introduced, and

with a call to record further observations, are the chukar, common peafowl, wild turkey and northern bobwhite.

Fraser said additions or corrections to the checklist are welcome, and will be used to update future editions.

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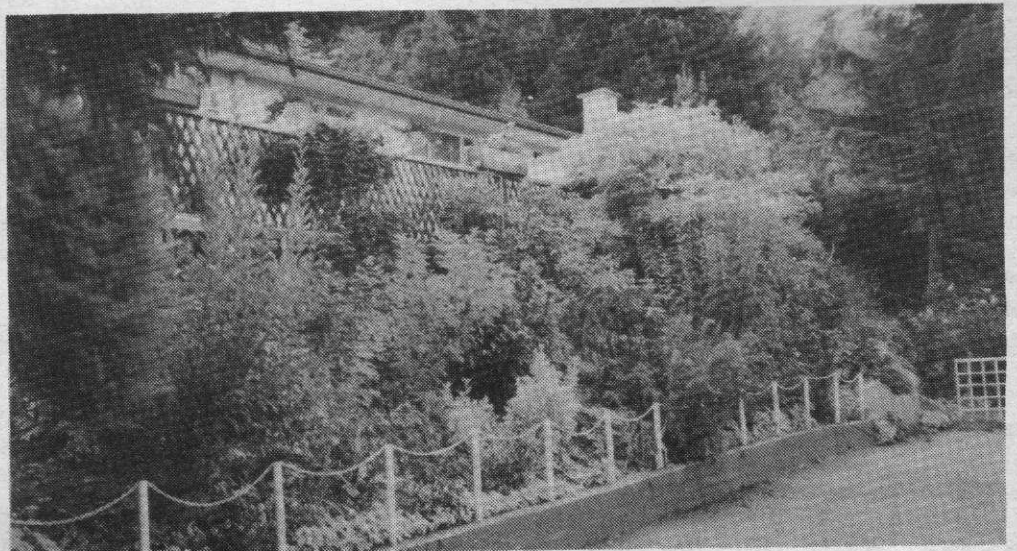
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your garden

by chris schmah



From time to time — that is, almost invariably — I find myself rushing to make a deadline, and this week is no different, excepting that the sun is shining brightly and concentrating is made even more difficult.

It's hard to do something as passive as writing when the flowers, shrubs and weeds are screaming for some attention, but I shouldn't really complain in that I managed to squeeze in a couple of hours of gardening yesterday and this morning. One of the key jobs of the season relates to cleanup pruning and damage assessment; an appraisal of winterkill.

After having had such a long, cold winter (for our standards, at least), heading out into the garden with pruners, loppers and saws can be an adventure filled with surprises and heartbreak. Many shrubs, trees, groundcovers and perennials fared very well while others which have withstood more severe cold in previous years, didn't make it through the winter.

I don't have to tell you that the succession of climatic events was unexpected and unusual, but to review it and try to learn from it will hopefully make us better gardeners. While I don't think we have to live in perpetual fear of this happening again, it just might, and we should examine the situation to see how we could be better prepared for any future deep freezes.

The abnormally warm January temperatures allowed many early-blooming plants to surprise us with floral showings well in advance of their normal times; and those shrubs and trees which respond to warmer temperatures by breaking bud and flushing into growth were also caught with sap rising and some growth commencing.

Trees such as Bliereana plums, some peaches and apricots don't have the right mechanisms built in to allow for a later hard freeze, while the autumn-flowering cherry, *Prunus subhirtella "autumnalis,"* the forsythias and flowering quinces all have backup safety routines.

Late-bloomers weren't fooled

Any blooms which were open had their petals frozen, and many moisture-filled buds were killed as well. *Pyracanthas, escallonias, Arbutus unedo* and others which follow rising temperatures with their flush of growth, suffered badly. Others which usually start things off later in the season — such as boxwood, most brooms, and rhodos — weren't fooled.

As the temperatures plummeted, the second factor came into play — that of extreme cold, and responding frost tolerance. All plants have a low-end threshold, generally determined when a plant has average protection from wind and sun, has average soil moisture, and has its plant tissues adequately charged with moisture.

If the plant is in dry soil or has been desiccated to any degree, its tolerance for cold weakens, and damage or death is more likely. From this standpoint, pampas grass, many varieties of roses, *Clematis armandii,* New Zealand flax (*phormium*), some ceanothus varieties, heavenly bamboo (*Nandina*), butterfly bush (*Buddleia*), and *Anagallis monelli* all suffered.

The next factor which struck the final blow for many plants was the high wind and strong sunlight. For those plants exposed to the drying winds, tissues were dried out within a day or two, and for some plants such as *Ceanothus "Joyce Coulter,"* *Choisya ternata,* hollies, *Viburnum tinus,* *Abelia* species, *Lithospermum* Grace Ward, hardy fuchsias, prostrate rosemary, camellias, many bamboos, and Spanish broom, death came quickly.

The intensity of the sun was so great that after a day, the Spanish broom had been sunscalded and bleached pale brown, and white. On a few plants which had been heavily mulched with peat moss on the day of the freeze, the lower shielded stems have now flushed out new growth, and will make a full recovery within this growing season.

Knocked back by sun, wind

The same prospects hold true for the other shrubs which were knocked back by the sun or the wind, and examining these plants now can hold a pleasant surprise, as the new growth buds, and shoots can be seen emerging from shielded or protected stems.

The survival of many plants which were tender depended on position, exposure, moisture and the level of fertilization given last year. Heavy feeding with nitrogen and the forcing of abundant but succulent growth last year, set the stage for dieback and freezing during the cold weather.

Potassium and phosphorus enable plants to harden off fully and prepare for the cold, something which could have saved many plants if it had been applied last fall or late in the summer. For tender plants, shielding with burlap, straw, plywood sheeting, groundcloth or any shading, wind-reducing material would have served to reduce wind desiccation and sunscald.

For those plants which flush out or bloom early, situating them in a spot which is shaded until later in the spring, will hold back the onset of growth and ensure the survival of blooms, and plant tissues. For extreme cold tolerance, using heat-storing walls, rocks, pavement, or buildings, as heat "sponges" to keep temperatures that significant little bit warmer can serve to improve the chances of survival.

One of the last things you can do to reduce winterkill is to select only those shrubs and trees which can take all that nature can hand out, but for myself, I find that restrictive palette to be lacking challenge. We shouldn't shy away from the opportunities which this moderated coastal climate usually affords us, and should grow some of the exotic things which we love.

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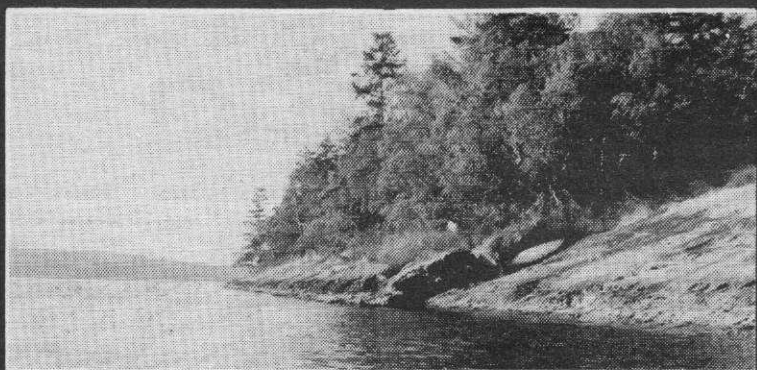
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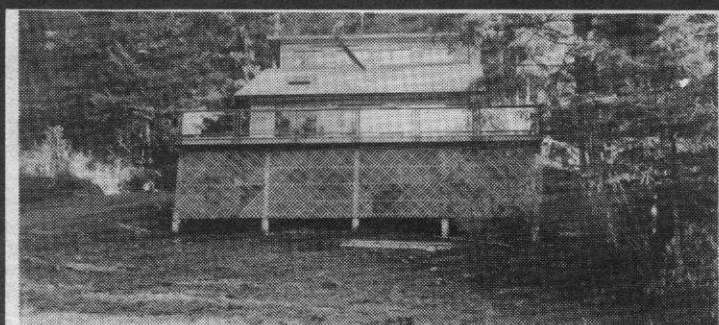


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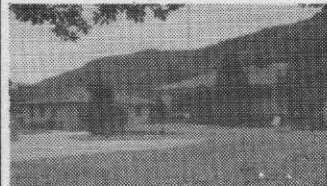
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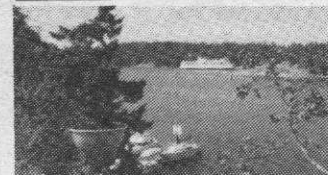


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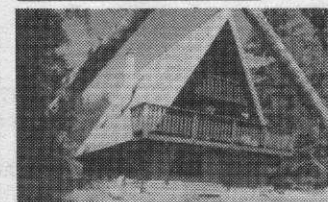
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Call today to view two lovely homes in popular Brinkworthy Park. These 2 BR modular homes have all the modern conveniences at an affordable price of \$69,900 MLS.

LAKEVIEW BUILDING LOT

1 Acre with power, water and cable to property. Excellent area. Asking price: \$29,900.

WOODLAND DRIVE

Near 1 acre with southern exposure, nicely wooded in a quiet area. Asking price: \$39,500.

BEST BUYS

Don't miss these side x side ½ acre lots with seaview in the North End. Close to beach. Asking price: \$25,000 each.

MAGGIE SMITH
 537-2913



NEW LISTING VESUVIUS VILLAGE

Extensive landscaping, stonework and a small orchard add to the charm of this well kept one bedroom home. Easy to add on to, this home represents quality in every detail. Offers to \$81,000.



WEEKEND RETREAT

This secluded little log cabin sits on ¼ of an acre of south facing arable land. Surrounded by a large farm for privacy and yet only a few minutes walk to St. Mary Lake. Offers to \$32,000.

SUBDIVIDABLE 20 ACRES

This subdividable parcel is arable and very private yet only 5 minutes to Ganges. Offers to \$79,000.

Call **DENNIS O'HARA**
 537-2491 (eves), 537-5515 (days)

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FOR THOSE WHO THINK IN TERMS OF MINK

You'll definitely find luxury here! Quality oak finishing, tile & hardwood, 4 fireplaces, skylights, library, 2 magnificent master bedrooms, 2 self contained levels of graceful elegance. Private 5 acres with spectacular ocean view. Price reduced to \$398,000.
CALL BRIAN



ST. MARY LAKE

Comfortable 3 bdrm home on beautiful St. Mary Lake. East facing sunny acre with superb view and lake frontage. Good location on quiet road. Swim, sail and fish for trout and bass at your doorstep. \$179,500
CONTACT ED



NEW LISTING GANGES COMMERCIAL/ INVESTMENT

Comfortable newly renovated 2 bdrm home on 3.49 acres in process of re-zoning to "commercial service" zone (development permit area). Rent, hold, develop - every way a winner! List price \$189,500 MLS.
CALL SYLVIA OR ARTHUR



SCOTT POINT WATERFRONT

This 3 level home has 3 kitchens, 3 bathrooms, 3 bedrooms and 3,000 sq. ft. of deck. Situated on 0.75 acre of land with walk on beach, deep moorage and a 3 minute walk from Long Harbour. \$285,000.
CALL EILEEN

SUNNY VESUVIUS

.68 Acre level building lot. Driveway in, 12'x20' log cabin, services in. All ready to start building. \$34,900.
CALL BEV



COZY IN WINTER COOL IN SUMMER

Stay warm around the LR fireplace or snuggle close to the airtight insert in the family room while days & nights are chilly. In summer you can wander from the heat outdoors into a home which is cool and well shaded from your tall cedars or have a refreshing dip in the indoor swimming pool. This 3 BR home on acreage has a lot to offer. Asking \$149,900 MLS.
CALL JANET

FULFORD ACREAGE

Located at the end of a quiet cul-de-sac, this 6.72 acre property offers a unique environment of seclusion yet is 5 minutes from school and ferry. \$59,900 MLS.
CALL EILEEN

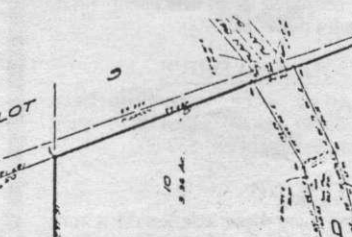


SUN, SEA & SPRING FLOWERS

Put yourself in this picture relaxing in the garden and gazing at the view. This home offers spectacular sea views, southern exposure and easy care living. View it now \$127,500 MLS.
CALL PAT

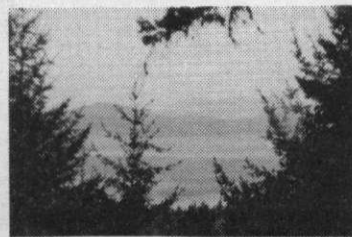
QUIET HAVEN

Designed with an artist in mind this cosy 2 or 3 BR home is situated on 5 acres with a year round creek and sunny exposure. Asking \$129,500 MLS.
CALL EILEEN



NEW LISTING

Well treed 3.36 ac. property with driveway into building site, shared well w/pump house in place. Very private and sunny with seaviews. Asking \$49,500 MLS.
CALL JANET



NEW LISTING ACREAGE WITH LAKE VIEWS AND OCEAN VIEWS

Take your pick of these very beautiful acreages. Roads have been roughed-in to building sites and remainder of land has been left in the natural state with the most fantastic trees you have ever seen.

LOT 1: This lot has superb views over the Gulf Islands and Mt. Baker.

LOTS 4, 5 & 6: Panoramic views of Mt. Baker, Gulf Islands and is also looking upon the picturesque setting of Cusheon Lake.

LOT 7: This 68 acres has various building sites that have views into Ford Lake Valley and spectacular views of Mt. Baker, San Juans and the Gulf Islands.

Located in a quiet, sunny area near Cusheon Lake these properties have varied fantastic views and are a must to see. To view
CALL DARLENE OR FINN



LOWBANK RETIREMENT HAVEN

Sitting in the sun looking upon the Islands of Ganges Harbour is this 2 BR open plan home. Well built and aesthetically pleasing with vaulted cedar ceilings, old brick fireplace and woodstove. Almond & oak kitchen cabinets and much more. \$259,000 MLS
CALL ANNE



ROOM TO ROOM

In this large custom home on 15 1/2 acres with probably the best view on the island, \$389,500.
CALL BEV

VIEW ACREAGE

2.09 acres of gently sloping ocean view property. Driveway in to already excavated building site. Good drilled well. These parked-out acres have approx. 3/4 acre of cleared area, with 8 fruit trees. Located in very sunny, quiet area. \$47,000.
CALL FINN



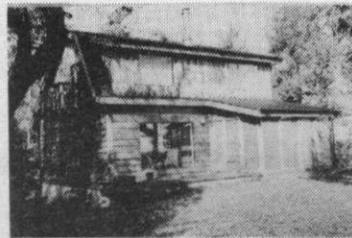
ONE LEVEL RANCHER

Brand new 3 bedroom, 2 bathroom, 1399 sq. ft. home under construction. Located in the sunny Vesuvius area on .55 acres with piped water, paved road and within walking distance to beach. ASKING \$137,000.
CALL BECKY



SCOTT POINT OCEANFRONT

Attractive family home of almost 3000 sq. ft. 3 BR, 4 bath, den, family room with wet bar, built-in sound system, many extras. Outstanding south facing private acre with steps to beach. Also, separate 2 BR guest house! Very rare. \$368,500 MLS.
CALL ED



NEW LISTING SEAVIEW HIDEAWAY

Delightful private residence on 4.2 acres with extensive views over Captain Passage to outer Islands. Screened sun porch, 2 bdrm, 2 bath, sunny, close to beach. List price \$162,500 MLS.
CALL SYLVIA OR ARTHUR

YOU CAN'T SEE THE CREEK FOR THE TREES!

Come with us to view this attractive 2.83 acres near Vesuvius and we will show you the creek and private building site. Now listed at \$34,900 MLS.
CALL SYLVIA OR ARTHUR



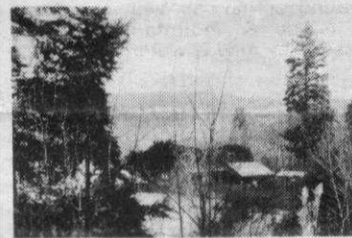
MT. BAKER AND THE OUTER ISLANDS

Clearing the alders from this building lot will expose a view comparable to the one in this photo, taken from a neighbour's home. See it today! Great value at \$49,000 MLS.
CALL PAT



ENJOY A WONDERFUL LIFESTYLE!

Well established oceanfront restaurant with owner's residence, in one of Salt Spring's most popular areas. A unique opportunity to enjoy life in the islands. \$375,000 MLS.
CALL PAT



VIEW LOT

0.68 - Reduced to \$26,500 - stroll to Ganges, 2 minutes walk to sailing club. An easy to build lot with a number of ideal view building sites. Piped water (Maxwell), cable, and property has perc test done in 1986.
CALL GARY

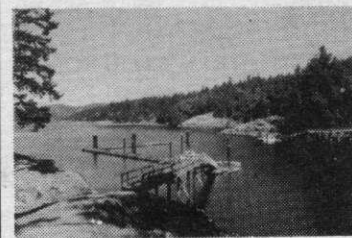


SUNNY MINI FARMSTEAD

Bright and sunny recently renovated three BR home with family room and garage enjoying an arable level 1.77 acres with a pasture, 4 stall barn, greenhouse and extensive orchard. \$130,000 MLS.
CALL ANNE

RARE VIEW ACREAGE

12.36 acres with panoramic views over Ganges Harbour, the Sister Island and Galiano, with Mt. Baker and the coastal mountains in the background. Driveway into building site. Nicely treed sloping acreage. List price: \$77,000 MLS.
CALL FINN



ATTENTION BOATERS

Waterfront 1/2 acre lots in a dramatic setting at Musgrave Landing. This is a special opportunity to invest in a unique development. Ownership includes safe moorage at the private marina. Prices start at \$69,800 MLS.
CALL BRIAN

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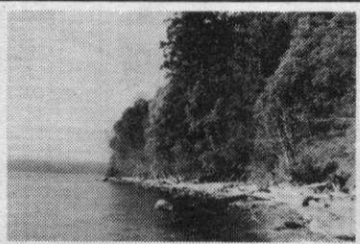
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Pender Sales Rep.
629-6417



JOHN FOOTE
Pender Sales Rep.
629-6417



TOM HOOVER
Principal Agent
537-5918



SOUTH END OCEANFRONT!!
Rare opportunity to own 50 private acres on the southern end of Salt Spring Island. 1/2 mile of superb facing walk-on beachfrontage. Beautiful wilderness, well treed with fir, cedar & arbutus. Many outstanding building sites, moorage sites, year-round spring, all with spectacular island & mountain views. Accessible by road & water. \$585,000.
CALL ED



THE POINT - VESUVIUS BAY
Spacious home on beautifully landscaped private point with superb views from every room. 1.87 acres includes 2 small islets. All day sun, excellent moorage, warm swimming, unique location. List price \$795,000 MLS.
CALL SYLVIA OR ARTHUR



SUNSETS BEYOND YOUR IMAGINATION
4.2 acres of privacy with 100' of walk on beach, in ground oval pool, 2500 sq.ft. renovated home, circular driveway and plenty of out buildings to store your belongings. Asking \$425,000 MLS
CALL EILEEN



NEW LISTING
Revenue property on Blackburn Rd. Zoned for MF 3 bdrm main dwelling, cottage, 4 plex, studio/workshop. Lots of potential on this 5 ac property. Asking \$135,000 MLS.
CALL JANET

HANDYMAN SPECIAL
Requires a bit of work and some TLC to create a cute little home of your own near the beach. \$49,000.
CALL BEV



BARGAIN PRICED VIEW LOT!
— Great view potential
— Great neighbourhood
— Great price
\$29,500 MLS
CALL PAT



VESUVIUS BAY ROAD LOT
.68 ACRE
\$24,500
A very desirable building lot.
* Level
* Fenced all sides with driveway in place
* Sunny, with St. Mary Lake across the road
* Piped water
* Close to ferry access.
CALL GARY



SUPER NATURAL OCEANFRONT
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



LONG RANGE VIEWS
Wonderful ocean and island views all the way to the mainland. This modern 3 bedroom, 2 bath home is conveniently designed with everything, including laundry, on one level with an undeveloped room below for ideal workshop, hobby farm. Close to town and only \$139,000 MLS.
CALL BRIAN



WATERFRONT WONDERLAND
A magnificent nine acre low-bank waterfront property with approximately 900 feet of shoreline enjoying ever changing seascapes and sunsets. The house is 1945 vintage, a comfortable, spacious, architecturally designed classic. There is subdivision potential. All offers will be carefully considered. \$750,000 MLS.
CALL ANNE OR EILEEN



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



INSPIRATIONAL OCEAN VIEW
This open plan post and beam style home offers expansive views overlooking Captain's Passage, the Outer Gulf Islands and the Mainland mountains. The property is a sunny, easy care, beautifully wooded 2.43 acres. \$195,000.
CALL ANNE



SALE COLLAPSED — BACK ON MARKET
St. Mary's Lakefront, large, remodelled contemporary home plus enjoy the freedom of having a refreshing swim right off your front lawn. Sun drenched, south facing. \$146,000 MLS.
CALL GARY



UNIQUE PRIVACY
2.2 acres of prime waterfront with easy access to a sand & shell beach, private English Country garden and complimented with an architecturally designed home. \$329,000 MLS.
CALL EILEEN



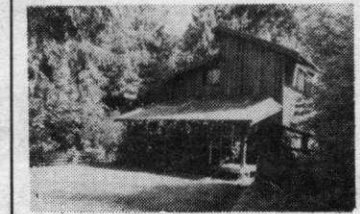
RARE OPPORTUNITY
This 39.86 acre parcel in the Fulford Valley offers a unique environment of rural living for the hobby or gentleman farmer. \$180,000.
CALL EILEEN



FULFORD VALUE
For the hobby farm enthusiast, this 10 acre property offers everything in one nice neat package. The 2500 sq.ft., 4 BR home, new barn, and numerous outbuildings represent good value. \$259,500 MLS.
CALL EILEEN



11.75 ACRES - 180° VIEW
Beautiful 180° of views as far as the eye can see! Looking out over Active Pass, Galiano Island, the San Juan Islands to Mount Baker. Very unique! Asking \$79,000 MLS.
CALL BECKY



PARK SETTING
Peaceful parklike setting with seasonal creek. This 2 bedroom home is located close to town in quiet and peaceful setting. Very quaint and unique. Asking \$83,000 MLS.
CALL BECKY

EXCELLENT RETREAT
30.22 acres zoned for 5 acre lot development. Southwest exposure with good building sites. Mountain and valley views and potential seaviews! Perfect seclusion. Excellent terms. \$125,000 MLS.
CALL BEV

GALIANO ISLAND



GALIANO WATERFRONT
Spend your leisure hours watching the eagles and the marine activity on Trincomali Channel while relaxing on your own deck. 180° of spectacular views and unequalled sunsets. This 2 BR home on 1.43 acres has the space to create additional rooms. Lots of potential. Great price ... \$149,000 MLS.
CALL WARREN 539-2002

VIEWS VIEWS VIEWS
120 ft. of accessible oceanfront on Trincomali Channel. BBQ on your spacious deck or stroll the 1.54 parklike acres enjoying your arbutus, fir and cedar trees. The evenings could find you snuggled around your Franklin fireplace enjoying the fantastic sunset from your cosy two bedroom cottage. Buy now — you'll receive an income from the lease until Sept. 1989. Offered at \$143,900.
CALL WARREN for details 539-2002

MAYNE ISLAND

PRETTY SPOT TO BUILD
Now this is nice, 1/3 of an acre, services at the property line, a view over Village Bay, this new listing will not last long at \$23,900. To view this and other fine properties, call Flynn or Virginia, 539-5527

PENDER ISLAND

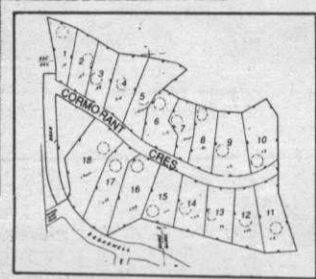
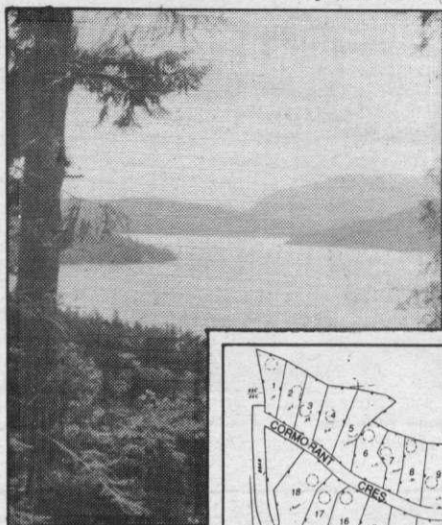
HIDDEN VALUE!
Comfortable 2 bdrm log home on 8 ac. of arable land. Winding driveway in front & provincial park at back ensures your privacy. Just \$90,000. Call **JOHN & SUE at 629-6417 or 655-3411**

OCEANFRONT
4 Bdrm, 1 1/2 storey full bsmt home on South Pender with circular paved drive. Separate workshop/carport and storage shed, and stairs to the beach. Summer moorage. Call **JOHN & SUE at 629-6417 or 655-3411**

IMMEDIATE POSSESSION!
3 Bdrm, 1 1/2 storey home with part basement. Spacious living-dining room opening onto sun decks, studio & 1 1/2 baths. Ideal, affordable family home for just \$69,500. Call **JOHN & SUE at 629-6417 or 655-3411**



Excellent sea view lots. Southwest exposure.
Fully serviced. Good terms.

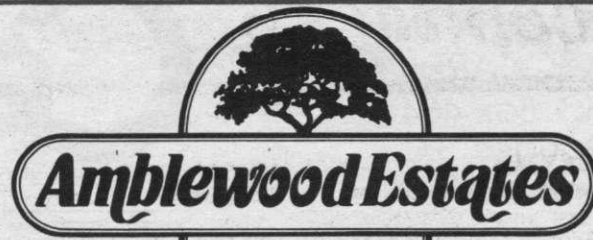


CHANNEL RIDGE
PROPERTIES LTD.
Lot Prices: Phase IV

Lot	Price	Acreage
1	\$52,500	.79 ac.
2	SOLD	SOLD
3	SOLD	SOLD
4	SOLD	SOLD
5	SOLD	SOLD
6	SOLD	SOLD
7	SOLD	SOLD
8	SOLD	SOLD
9	\$59,900	1.30 ac.
10	\$55,000	1.30 ac.
11	\$56,500	1.30 ac.
12	\$59,900	1.03 ac.
13	\$59,900	.98 ac.
14	\$59,900	1.03 ac.
15	SOLD	SOLD
16	SOLD	SOLD
17	SOLD	SOLD
18	SOLD	SOLD



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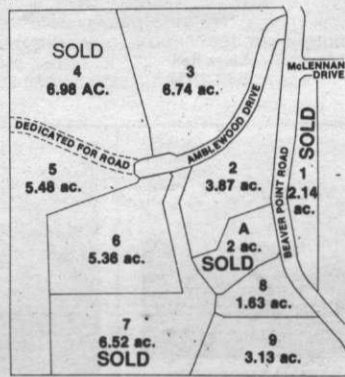


A PRESTIGIOUS ADDRESS IN BEAVER POINT...

Welcome to the serenity and quiet of the Beaver Point area of Salt Spring's south end. Long renowned for its peaceful sheep farms and sunlit valleys, this area is steeped in the tradition of quality lifestyle, and *Amblewood Estates* typifies that tradition. The wild sheep are gone, but the spectacular ocean view, knolls and pleasant treed side hills remain, awaiting your inspection. Great care has been taken to retain the natural beauty of this estate while provid-



ing access to its furthest reaches. Building sites have been carefully chosen to ensure the privacy of each separate lot, and most lots have driveways into those sites. Power is available to each lot line and a quality water supply has been proven. There is a type of property for everyone's desires.



Prices range from
\$34,900 to \$79,000.

For further information
contact:

Strick Aust
537-5515



We Have the Best Connections in Today's market

Over the years, NRS has developed and built the only completely ON-LINE Computerized System in North America and it's in place, right now. This enables us to provide the most sophisticated marketing system for buying and selling homes today.

At computer terminals in every NRS office across the country, thousands of NRS sales representatives enter complete information on the homes they're selling.

From this computerized database, NRS can give INSTANT, up-to-the-minute information on any listing to any other NRS office in the country. If a family on the other side of the country is interested in a 3 bedroom home listed with us, the NRS Sales Representative in that area can simply push a button and hand their Customer a printout containing all the details of your home.

In addition, every 2 weeks, NRS prints Computerized Catalogs of Homes, featuring all the properties listed from Coast-to-Coast with NRS offices. These Catalogs are

distributed nationally to all NRS Sales Representatives who make them available to Prospective Homebuyers.

These Buyers can browse through the Details and Pictures of homes ALL ACROSS the country at their leisure. They can tour YOUR home in the comfortable surroundings of their own living room.

Because of this national exposure, the NRS Catalogs of Homes are a very effective way for buying or selling homes and they're available to you at each NRS office.

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capital comment

By HUBERT BEYER

Expecting a baby? Can't decide on a name? Here are last year's most popular baby names, compiled by your friendly provincial government health ministry.

Matthew and Amanda were in the lead, followed by Michael, Jessica, Christopher and Sarah. Also in the running were Ashley, Jennifer, Stephanie, Andrew, Kyle and Ryan.

If you don't like any of those names, wait until your little nipper is born. At that time, you'll get a pamphlet containing 1,000 of the most popular names from the health ministry. It'll come to you in what the health ministry calls its "birth package." The package is also available from government agents' offices.

RIM GROWTH

If we needed any further proof that British Columbia's Pacific Rim connections are becoming more and more important, it was delivered last week by Bull, Housser & Tupper, a Vancouver law firm.

The company sent out announcements that it was opening an office in Taipei, Taiwan. "This newest office," the company said, "reflects our firm's continuing expansion in the Pacific Rim. Legal multi-nationals, just what the doctor ordered."

NOT FOR BUD

Attorney General Bud Smith has never counted himself among the fans of the Canadian Charter of Rights and Freedoms, when the province's electoral boundaries were declared unconstitutional last week, he blew his stack.

"I have no doubt that while the Charter assists many individuals, it does indeed render a great change in the way our legislature may operate and the powers it may ultimately have."

"It does more to americanize Canada than any other single document that I can imagine has ever taken hold in this country," Smith told the B.C. Legislature.

Ah, but on the occasion of Beverley McLachlin's swearing-in as a Justice of the Supreme Court of Canada, Bud sang a slightly different tune. Keep in mind that it was McLachlin who rendered B.C.'s electoral districts illegal.

"This is a great day for Canada," Smith said. "With the significance that the Charter of Rights and Freedoms has for all Canadians and the interpretation to be put upon it by this court, a respected jurist today

joins the honoured and revered court to play her part not only in contributing to that interpretation but more generally in enhancing the fabric of Canadian society." What happened to the Americanization of the Canadian fabric?

FOREST FIRE SEASON

Forest fires now have their own official status. From April 15 to October 15 is official forest fire season. Forest Minister Dave Parker said last week this designation means that anyone who wants to light an open fire, other than a contained campfire, must have a valid burning permit.

This year, the B.C. Forest Service is expecting a "normal forest fire season" with about 2,600 fires. That figure is based on a five-year average.

Parker is asking the public to immediately report any forest fire by dialling "0" and asking for Zenith 5555.

WHISTLE BLOWER BILL

The NDP's John Cashore has submitted to the legislature a private member's bill that would protect workers who report their employers for pollution crimes or who refuse to work in situations involving pollution violations.

Officially called the Whistle Blower's Protection Act, the legislation would forbid employers to fire staff in such situations. Cashore says if the Socredits are really serious about their sudden environmental commitment, they will support this bill.

DRIFT NET FISHING

It's doubtful that the government will support Cashore's Whistle Blower's Act, but Premier Vander Zalm wasn't about to let a chance slip by to reassure British Columbians of the government's commitment to a clean and healthy environment.

In a special statement to the legislature, the premier condemned the practice by Japan, Taiwan and South Korea of drift net fishing in international waters off the west coast. Calling it "strip mining of the ocean," the premier said the practice of releasing thousands of miles of netting that catch everything in their path was destructive and wasteful. He called on the federal government to exert pressure on the nations to stop this desecration.



OUTER ISLAND PROPERTIES

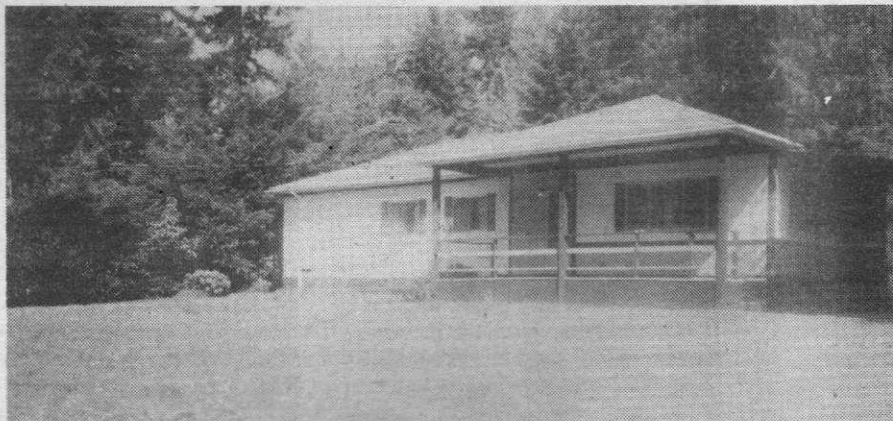
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NRS. PENDER ISLAND REALTY LTD. 629-3383
Marge & Don Keating — 629-3329
Linda Sokol — 629-6569
Linda Grimmer — 629-6711

WALK TO VESUVIUS BEACH



Find out for yourself how easy it is to own this 3 bdrm bungalow in Vesuvius. Situated on one sunny acre, this home features new roof, all appliances, covered R.V. parking, paved driveway and very little weekend work. All for \$79,500 MLS.

Call

HENRI PROCTER

for complete information

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GULF ISLANDS REALTY LTD.

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

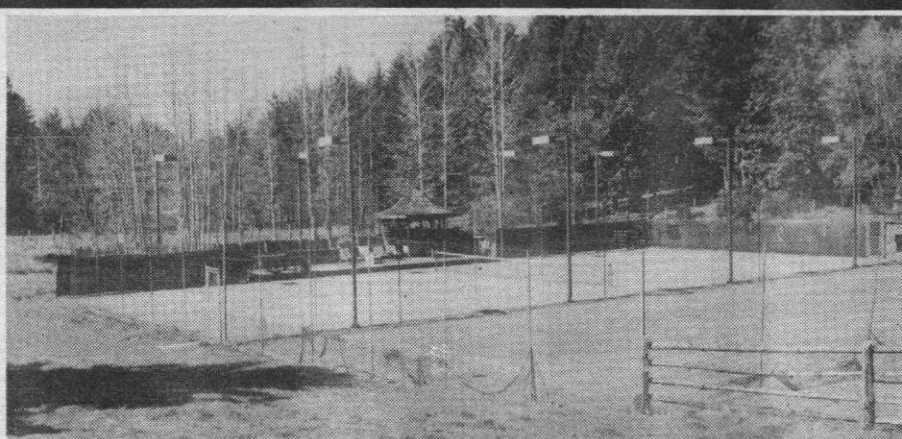
FULFORD HARBOUR

BEAVER POINT AREA

This 2+ acre parcel sits in a high sunny area at the end of a quiet cul-de-sac. Well and roughed-in driveway. Offers to \$34,000



For a courtesy market evaluation contact your southend realtor
DENNIS O'HARA
NRS Salt Spring Rlty Ltd.
653-4633 or
537-5515



SALT SPRING TENNIS ESTATE

Luxuriously renovated WATERFRONT HOME on 9.2 acres dedicated to the tennis enthusiast. THREE COURTS — grass, flood-lit hard surface, and indoor with lounge facilities. Self-contained one bedroom GUEST COTTAGE, huge workshop with "English Pub" above, gardens, sheep sheds, pasture. Accessible sandy beach, sweeping sea views. List price \$795,000 MLS.

Please call for further information:

SYLVIA & ARTHUR

Call: 537-9918 (office)

537-5618 (home)



SYLVIA GALE

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FAX #537-9551

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ISLANDS REALTY LTD.
WE SET THE STANDARD

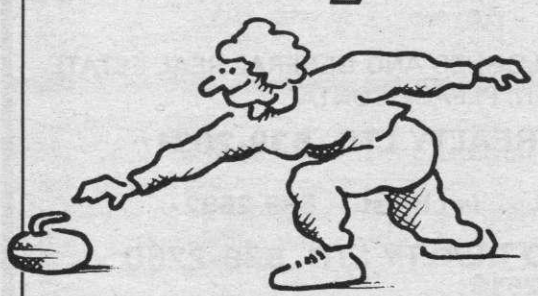
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EACH OFFICE IS INDEPENDENTLY OWNED AND OPERATED
MLS
MULTIPLE LISTING SERVICE




ARTHUR GALE

752,763

THAT'S HOW MANY CANADIANS ARE CURLERS



Way to go, Canada!



My personal guarantee...

- A realistic market evaluation of your property
- The highest level of client service

Century 21

CALL PAT JACQUEST
SALT SPRING ISLAND SPECIALIST

ISLANDS REALTY LTD.
1101 Grace Point Square
Box 454, Ganges, B.C. V0S 1E0

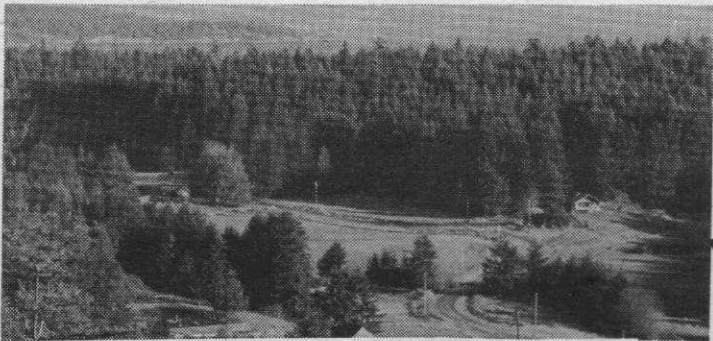
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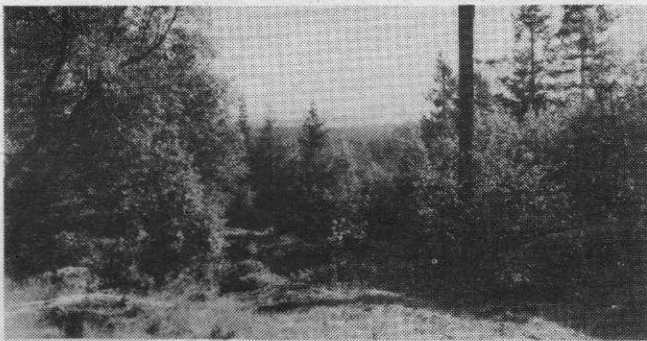
Amblewood Estates



RUCKLE PARK NEIGHBOUR

Offering the ultimate in views, this lot enjoys both the pastoral serenity of the McLennan Valley and Ruckle Park, plus the marine activity of Active Pass and the Strait of Georgia. Situated on a rocky knoll, the building site is easily accessed, yet private and quiet.

\$79,000



VALLEY AND WATER VIEWS

One of Fulford's lowest priced view properties of this size, this parcel offers easy access from Amblewood Drive to a variety of view building sites, if privacy and quiet are important to you, don't miss this desirable acreage.

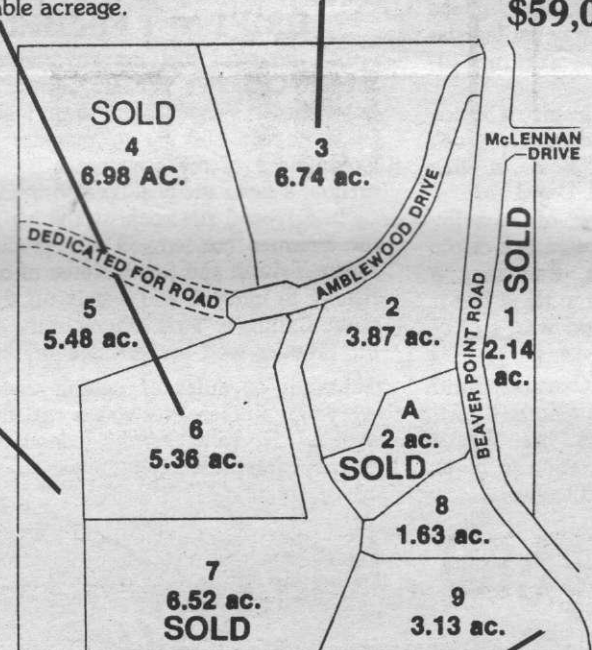
\$59,000



SOUTH-FACING VIEW PROPERTY

Enjoy year-round sun and a warm exposure from this superb, south facing property. The building site is situated to offer a panoramic vista over Saanich Peninsula to the Olympic Mountains beyond, and the property itself is beautifully treed in arbutus, fir & cedar. Access is developed from Beaver Point Road, and a quality water supply has been proven.

\$79,000



4 ACRE BUILDING LOT

With its building site situated to take full advantage of the view of McLennan Valley, this lot is well treed and easily developed. Build both a house and a guest cottage. Lot 2.

\$49,900

1 1/2 ACRE BUILDING LOT

Fully serviced, this 1 1/2 acre building lot contains a 20 GPM drilled well plus power and phone and driveway. 1/2 in pasture and offering a valley view, this lot would be ideal for someone wishing a good sized garden or a few animals. LOT 8.

\$34,900



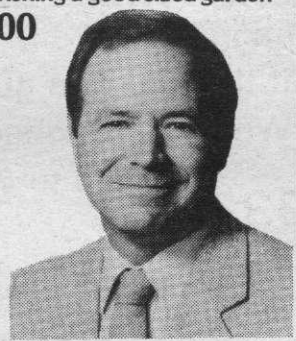
BRAND-NEW, VALLEY-VIEW HOME

Set in its own private setting, this home enjoys a peaceful view over the valley beyond. Features include 3 bedrooms, with 4-pce. master ensuite, modern kitchen with separate eating area, in-line living and dining room, utility room plus attached two-car garage. The property is 3 acres and allows for a guest cottage.

\$139,000

For further information contact:

Strick Aust
537-5515

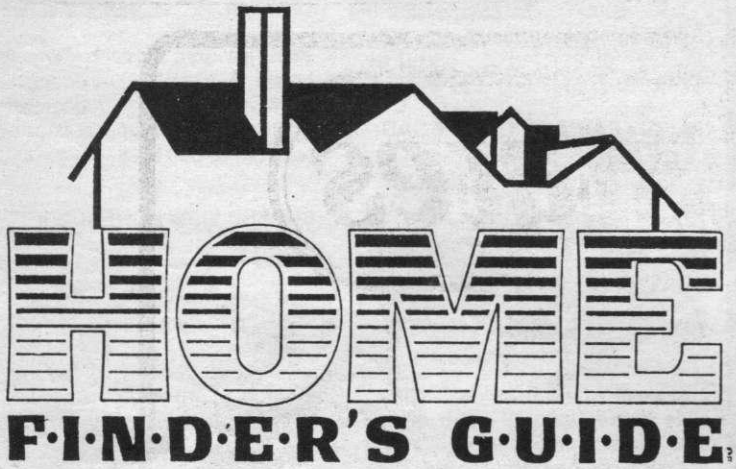


SALT SPRING REALTY LTD.

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

YOUR GUIDE to Gulf Islands properties



NOTICE OF INTENT RE: LIQUOR CONTROL AND LICENSING ACT APPLICATION FOR "G" (LICENSEE RETAIL STORE) LICENCE

It is the intention of the undersigned to apply; pursuant to the provisions of the Liquor Control and Licensing Act, to the General Manager, Liquor Control and Licensing Branch, Victoria, B.C., for a Licensee Retail Store on the premises situated at: Harbour House (1988) Limited, Harbour House Hotel 121 Upper Ganges Road Box 216, Ganges, B.C. V0S 1E0

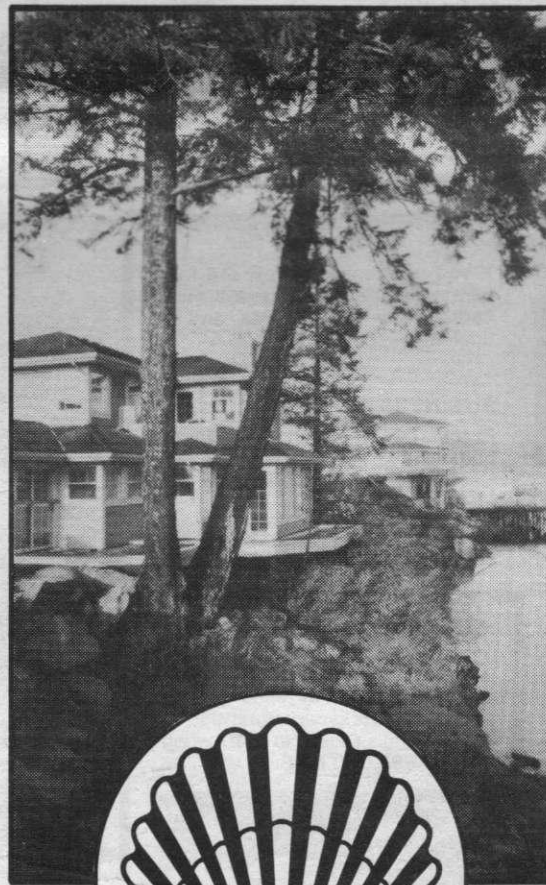
The above type of licence permits the sale of B.C. beer, wine, cider and coolers and U.S. wine and wine coolers for off premises consumption between the hours of 9:00 a.m. and 11:00 p.m. Monday to Saturday and 11:00 a.m. to 11:00 p.m. on Sunday.

Residents located within a 6 block area or 1/2 mile radius of the proposed site are requested to register any comments by writing to:

**GENERAL MANAGER
LIQUOR CONTROL AND LICENSING BRANCH
PARLIAMENT BUILDINGS VICTORIA, BRITISH COLUMBIA V8V 1X4**

Written opinions must be received by May 26, 1989 to be considered.

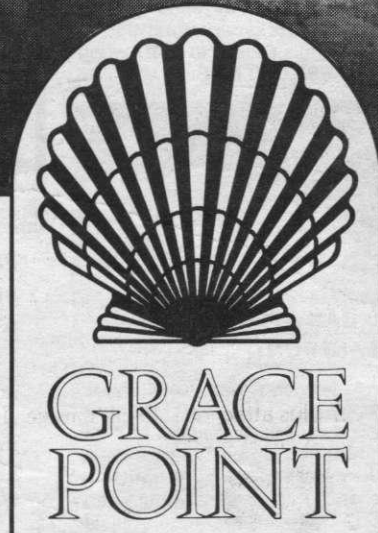
SALT SPRING'S *Only* WATERFRONT TOWNHOMES



Grace Point's incomparable oceanfront setting, unique custom-designed residences and quality detailing have made it the Gulf Islands' most desirable new address. Three exceptional south-facing townhomes are now available for viewing, priced from \$215,900. For superb waterfront living on British Columbia's south coast, Grace Point is in a class by itself.

**OPEN HOUSE
DAILY 2-5**

FOR MORE INFORMATION:
ARTHUR GALE
SYLVIA GALE
TOM HOOVER
1101 GRACE POINT SQUARE,
GANES
(604) 537-9981



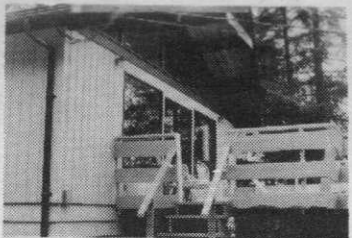
Century 21
ISLANDS REALTY LTD.

NRS SALT SPRING REALTY LTD.

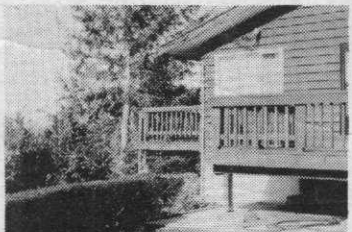
149 Fulford-Ganges Rd., Box 69, Ganges, B.C. 537-5515



SERVICED lot with panoramic view by the seaside. \$65,000.



AFFORDABLE starter home with piped water & vendor financing. \$79,000.



SUNNY HILLSIDE LOCATION, lake view, 1 level, 3 bdrms, private. \$155,000.



A WATERFRONT GEM, acreage, moorage, privacy, sunshine; your Estate for \$429,000.

GIL MOUAT 537-9272



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

DRIFTWOOD
CLASSIFIEDS

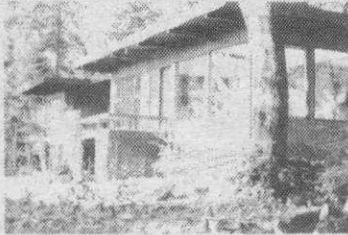
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GULF ISLANDS REALTY LTD.

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



VESUVIUS VIEW HOME



- * 2.06 ac., secluded
- * Landscaping, Oriental Theme
- * 1452 sq.ft., immaculate
- * Two bdrms, two ensuite baths
- * All Glass Conservatory
- * Enclosed Garage/Workshop
- * Carport, Greenhouse
- * Deer-fenced, Paved Driveway \$159,900 MLS.

WATERFRONT



- * 22.21 acres
 - * Approx. 1000' shoreline
 - * Large gracious home in excellent condition
 - * Abundant domestic & irrigation water
 - * Orchard, barn, pastures, timber, cabin, garden.
 - * Fabulous views
- A rare opportunity to enjoy Salt Spring living at its best.
\$395,000 MLS

PIERS ISLAND

Enjoy a lovely view from this 1/2 acre west-facing, level, treed lot where the sunsets have to be seen. Approx. 112' frontage on Satellite Channel, Piers Island has hydro, phone and water plus docks and boat storage facilities at Swartz Bay. MLS now \$42,900.

NEW LISTING



Total 2475 sq. ft. on two levels, 4 bdrms, 3 bathrms, rec.rm. South facing deck, near public beach and moorage. \$120,000 MLS.

- * View acreages are not plentiful and here is a 4 1/2 acre parcel on a quiet cul de sac offering supreme privacy. Perc tested. Asking \$55,000 MLS.
 - * 15+ acres, lots of timber, southern exposure, tranquility. Trailer negotiable. \$53,500 MLS.
 - * Serviced building lot, piped water, privacy, .55 acre. \$27,500 MLS.
- DONNA REGEN, CGA**
537-2845

LARGE FAMILY HOME ON THETIS ISLAND



Just a few steps away from the Govt. dock & ferry landing and a beautiful SW facing beach, is this large 5 BR home ideally suited for a B & B. There's a full master BR suite on the main floor (including a den). 4 BRs up with space for more. All on an easy care SW facing 1/2 acre lot with an easement access to protected moorage in Telegraph Harbour. \$79,000 MLS.

SECRET ISLAND WATERFRONT

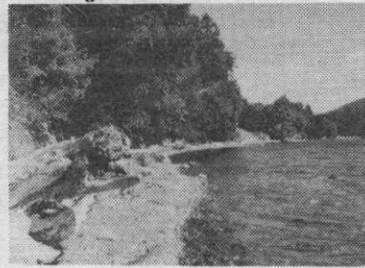
Secret Island is nestled against Prevost Island, providing good moorage in Glenthorne Passage. LOT 12: has superb S.W. exposure, it's level, easy to build on (or camp) and very nicely treed. 110' of waterfront backing onto island park and community dock. \$35,000 MLS.

AFFORDABLE! AFFORDABLE!

This very affordable acre of beautifully treed property on Pender Island is to be found at the end of a quiet cul-de-sac with a huge tract of forest land as its northern neighbour. Topography allows views over entire property from building site. \$8,500 MLS.

CALL DAVID DUKE
653-4538

PRIME WATERFRONT LOTS - S/W EXPOSURE



3 waterfront lots all about 3 ac. + with frontage of 217' - 255', priced at \$105,000 to \$117,000. Call Santy.

HOBBY FARM ON QUIET ROAD \$129,000



This comfortable 3-bedroom farm-style home features large living area, viewing onto 2-level 13' x 36' deck with pastoral view beyond. The 5 acres are mostly fenced and cross-fenced, some out-buildings. For more information call Santy.

GARDENER'S DELIGHT — \$93,500 MLS

Home is 1200 sq.ft. in immaculate condition, unfinished 240 sq.ft. workshop/studio, 14'x40' greenhouse in fenced area with raised beds and sprinkler system, duck pond and chicken house all on 2.34 ac.

HOUSE & COTTAGE ON 2 PRIVATE ACRES



Vesuvius area close to store and beach, 1300 sq.ft. plus, energy efficient home, 576 sq.ft. cottage, all on 2.10 acres in very much its natural state. \$149,500 MLS

SUPERB VIEW ACREAGE - \$105,000



24 plus acreage, very private, several building sites, well. Very much in its natural state, good road to view site.

Call **SANTY FUOCO 537-2773**
"MLS GOLD AWARD WINNER"



PEMBERTON HOLMES LTD.

537-5568

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

Victoria Direct Line 652-9225 Fax 652-9225

1887 - 1989
102 years
as your
good neighbour!
1887 - 1989



AFFORDABLE LIVING — BEST BUY!

Attractive strata property with sea view, paved driveway, and snake fences. 1400 sq.ft. of finished one level living space including very large living-dining room, compact kitchen (stove and fridge included), 4 pce bath, 3 bedrooms and huge utility-storage room. Private fenced patio for B.B.Qing or sun bathing. Very arable vegetable garden with raised beds, deer-fencing and toolshed. All this on .25 acre with all services. ONLY \$75,000 MLS.

\$7,000 DOWN OCEANVIEW HOME

Build equity in your own home instead of renting. 2 Bedroom inexpensive home with large private ocean view. Well water clinically tested and certified pure. Good starter home for young family, close to the best beach on the island. New B.C. Second Mortgage available to qualified first time home buyer.

\$75,000 MLS
WYNNE DAVIES
537-5568 or 537-9484
652-9225 Victoria Direct

If you need more space, see this adjoining strata unit with extra loft bedroom or hobby area and 4 appliances. ONLY \$77,000 MLS.

BUSINESS OPPORTUNITY!

Excellent location and thriving business for a family operation. See Ann Foerster for details.

ANN FOERSTER
537-5156

JUST A BLOCK TO THE BEACH!

Ideal rustic 2 BR starter home with studio or workshop potential in outbuilding. Close to Fernwood school. \$85,000 MLS.



YOU CAN AFFORD OCEANFRONT!

Views are enjoyed from every room of this 1400 sq.ft. rancher that sits on nearly 2 acres of easy maintenance property. This walk on, low bank waterfront abutts a park and has a sand and shell beach. Deep water moorage, a jacuzzi tub and a separate 10'x12' outbuilding that could be used as studio-workshop space completes the picture. SEE IT TODAY! \$225,000 MLS.

REAL ESTATE NEWS



JUDY KELLY

doesn't sell real estate, but she certainly sees a great deal of it every Tuesday, Wednesday and Thursday as she drives over 400 miles a week while operating Salt Spring's new Island Transit Bus Service.

PERFECT FOR A FAMILY SEEKING A PRIME LOCATION AT A REALISTIC PRICE

Large family home with 5 bedrooms and full basement ready to finish off. Take advantage of the view from over 800 sq.ft. of new deck or admire your low maintenance lot with 12 fruit trees and paved driveway. The 3 car carport could be used as a workshop. Built-in vacuum system and oil/wood furnace add to this well-priced home. Make an appointment today! \$112,000 MLS.



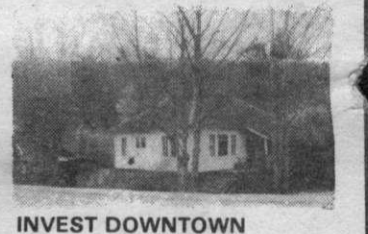
A NATURE LOVER'S HAVEN... JUST IN TIME TO CURE SPRING FEVER!

Hundreds of flowers are in bloom around this 3 bedroom cedar home on a private 1.09 acre lot. Super ocean view with fenced garden area and greenhouse. Close to the lake, good sun exposure and garage has an upstairs. PRICED TO SELL! \$135,000 MLS.

SUN, SEA & SKY!



Views of Sansum Narrows and Stuart Channel can be enjoyed from the 1,000 sq.ft. of decking that surround this unique hillside home. Lots of windows allow for all day sun and the beauty of outside chairs. Lot has been landscaped and has deerproof wooden fencing around perimeter. Minutes from swimming and clam beach. Be ready to enjoy your summer! \$99,900 MLS.



INVEST DOWNTOWN

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



COSY CAPE COD TO SNUGGLE AROUND YOUR FAMILY

This oceanview 3 bedroom plus den home sits on a spacious acreage. Nicely finished, it boasts wood windows, wood cabinets, a ceramic tile kitchen floor and a masonry fireplace. There is a large unfinished basement with a woodstove and laundry area. Minutes from town and the sailing club, it enjoys views of Ganges Harbour. Garden area, wood lot and more... LIVE AS YOU'D LIKE! \$149,000 MLS.

"Multiple Listing Service Gold & Silver Award winners"
ARVID & KERRY CHALMERS
537-5568 or 537-2182