

Not something to rush into

Business has "mushroomed" over last five years according to Terra Firma Tile Setting company

Having tile as part of the home decor is not something to rush into, says Jane Stack of Terra Firma Tile Setting on Salt Spring.

"You get something you have to live with for a long time," she explains.

Tiles outlast many other floor and wall coverings and are practical and easy to

maintain, Stack said of her stock in trade.

She has been at the tile trade for about 14 years, "on and off." She learned to lay tiles when her first husband, a contractor, taught her how.

"He didn't like it," she said of the tile laying process, "so I ended up doing it."

Stack prefers being self employed.

When she returned to the island, "tiles weren't that popular at first." So she gained employment at Lady Minto Hospital to ensure that the ends of her budget matched.

Now, however, she is busy. "In the past five years, it has mushroomed," she says assuredly.

When she has a job in a private home, neighbours drop by to watch and see how the tiles look. She inevitably ends up with another job.

Because of their life-span, tiles are economical, Stack explains. Her prices range from \$5.50 per square foot and up, depending on the complexity of the task. The price includes installation.

Stack has two people on staff: Don Seed of Galiano and Mary Hughes on Salt Spring. Terra Firma will tackle almost any tile job but Stack prefers to stay away from linoleum and wooden parquets.

She'll even tile a ceiling.

"You have to use a fast-setting cement on the ceiling, though," she said with a smile.

She ran through the procedure for tiling an area. It must be scraped and levelled with any dips and gouges filled. Lines are ruled out to ensure that the tiles stay square. Stack uses fibre glass in corners to ensure that the base won't crack and the tiles won't move. The cement is mixed and applied to the surface — but not to obliterate the lines — then the tiles are pressed into place.

One day later — the cement should set sufficiently in about 24 hours — the tiles are grouted.

Stack related that she can also offer advise on design and colour combinations. Many people who want tiles, aren't sure. Stack gives them assurance.

"It's a big decision," she says.

Tiles are manufactured in many places in the world from California through Italy and Israel to Brazil and Thailand. Canadian tiles, Stack says, are too expensive. Consequently the tiles she uses "all come from some place else."

The choice of tiles depends upon what the customer wants, she says.



Jane Stack and Don Seed prepare to lay tiles at a Salt Spring Island home under construction. The headphones help cut down on the noise created when the tiles are cut.

**HOME
FINDER'S GUIDE**

Your guide to
Gulf Island properties

COMPLIMENTS OF:

Bridge

Report

Gulf Island Bridge Club winners on January 9 were as follows:

NORTH - SOUTH

Fred Struve and Peter Jacquest; Irene Hawksworth and Shirley Love; Lois Johnson and Bill Buckler.

EAST - WEST

Kay Sinclair and Allan Stewart; Jill Wain born and Marguerite Hall; Margaret Ellison and Althea Morrisette; Louise Foulis and George Lampier.

Tuesday night winners were:

NORTH - SOUTH

Helen Shandro and Isabelle Richardson; Jim and Rob Bradford; Lois Johnson and Bill Buckler; Peter Jacquest and Fred Struve.

EAST - WEST

Irene Hawksworth and Gordon Hutton; Anne and Norm McConnell; Pam and Gerry Foard; Ima and Wim Krayenhoff.

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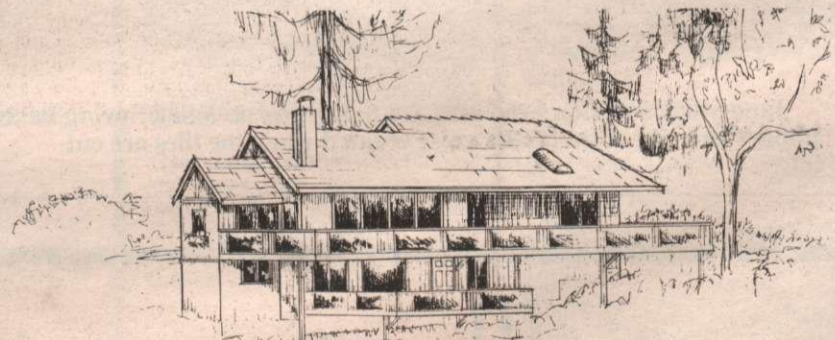
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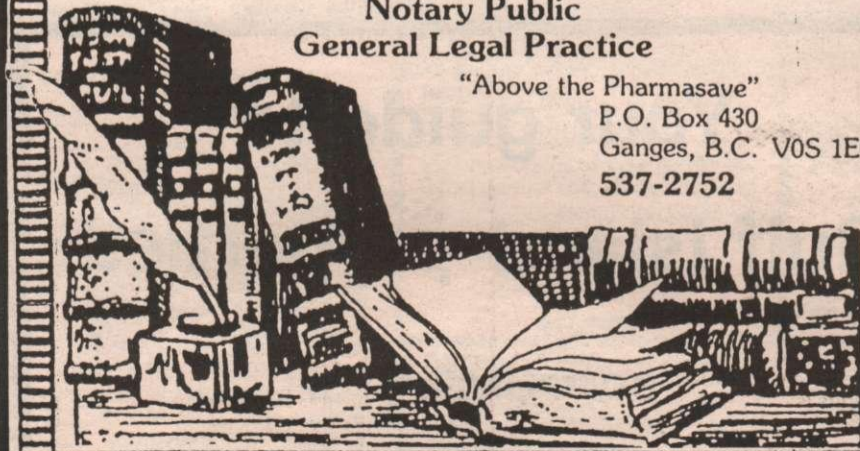
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South facing OCEANFRONT home overlooking Swanson Channel & the Olympic Mountains. Close to 4000 sq.ft. on 3 levels, with 5 bdrms and 4 bathrooms ... an ideal Bed 'n Breakfast! Finish this yourselves and put the \$aving\$ in YOUR pocket. Call **JOHN & SUE at 629-6417** or 655-3411 toll free from Victoria.



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SECLUDED BUILDING LOT

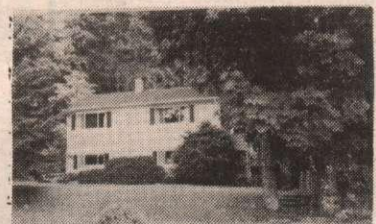
Close to Boot Cove this .85 acre lot is ideal for someone who wants privacy and a sunny location, hydro and well. \$22,000.

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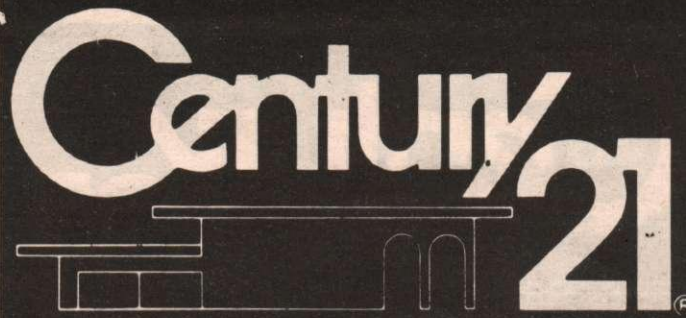
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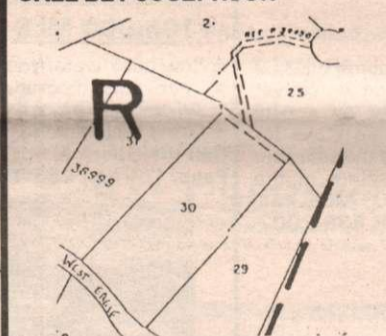
SEA FOREVER OCEANFRONTAGE
Sturdy 2 bdrm "A" Frame with outstanding south and west Sansum Narrows, Stuart Channel views. Easy trail and steps to oceanfrontage. Fully serviced, fireplace, cement deck. 1.68 acre, summer moorage. Value \$214,900 MLS.
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You'll love this spic'span home with self-contained in-law suite. Plenty of room for all the family plus over 3 acres of woods, lawn, and orchard to enjoy. Safe children's play area, greenhouse, and extensive rock work. \$145,000 MLS.
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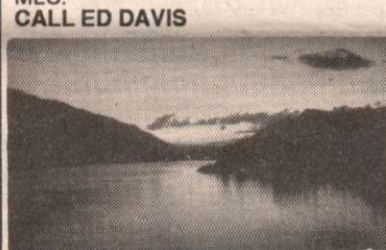
JUST YOU AND THE EAGLES
On this mountain top retreat. Probably the finest view on the island. 4800 sq.ft. home on 15 1/2 acres. \$359,000 MLS.
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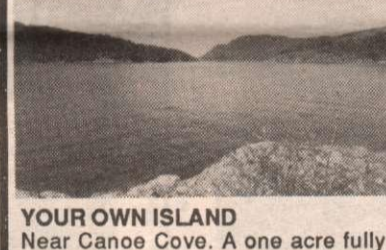
FAMILY HOME WITH OCEAN VIEW
Great family home with ocean view, fully developed basement with potential in-law suite, 2 bedrooms, 1 1/2 baths, decks and easy care lot makes this strata title home a great starter for family. \$87,500 MLS.
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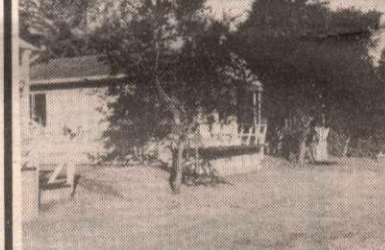


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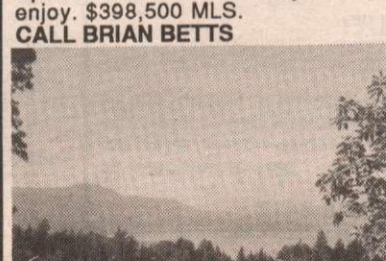
ACREAGE WITH OCEAN VIEWS
Gently sloping 6.20 acres with seaviews overlooking Stuart Channel and Sansum Narrows. Property has drilled well with reported 1/2 gpm flow. Sunny and warm s.w. exposure. Lots of privacy. \$81,900 MLS.
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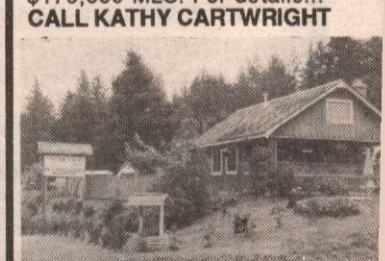
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From this immaculate 5 bdrm home. Perfect for B&B or a wonderful family home. Desirable area on quiet cul-de-sac. \$187,900 MLS.
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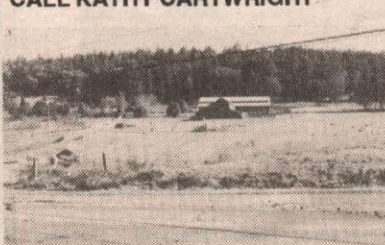
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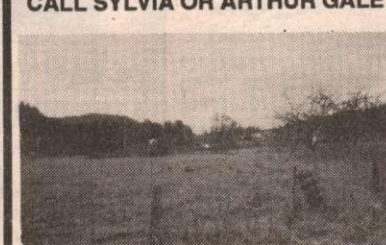


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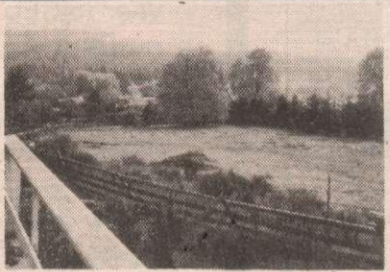
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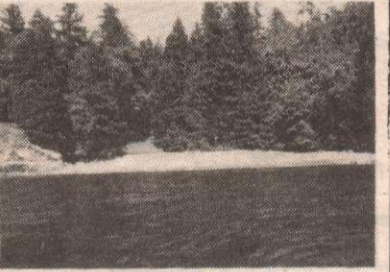
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Contemporary three bedroom rancher on a sunny, level, wooded, two acres with a nice little pond. Features vaulted pine ceiling, lots of sundecking for outdoor living and located in an excellent neighbourhood. \$155,000 MLS.
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Incredible views from this large parcel on Sansum Narrows. Over 1600 ft. of shoreline with many superb building sites. South-west exposure plus sheltered cove and beach. Road access to property. Sub-division potential or ideal group purchase. \$351,000 MLS.
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Comfortable 3 bdr St. Mary Lake view home in quiet location. Close to swimming, fishing, golf, tennis and ocean beaches. Fully serviced, very sunny with good gardens. Value at \$119,500.
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Sensational views of Ganges Harbour from this 2100 sq.ft. home located on 1.11 acres of prime walk-on waterfront. Fully landscaped grounds, 2 car garage, renovated older home. All for \$359,000 MLS.
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You don't often find 14 acres with spectacular views and wonderful woodland. Gentle grade and patches of arable soil suggest the possibility of hobby farming. Private, peaceful location. \$99,000 MLS.
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Prosperous welding and fabricating shop. A continuous and healthy cash flow. The vendor will stay on to introduce the new owner to the many clients. Can be sold with 3,200 sq.ft. building. \$85,000 MLS. For details
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Opportunity knocks! 52 acres of south facing oceanfrontage with 1/2 mile walk on beachfrontage. Extremely rare property estate or subdivision potential. Very private access by road or boat. Water and hydro in. \$585,000 MLS.
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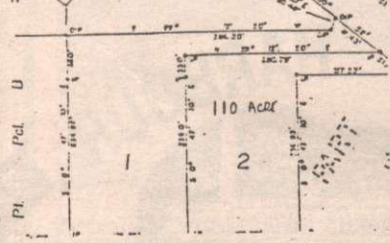
SUNNY AND CONVENIENT LOCATION
This one level home is only five minutes from Ganges. New exterior siding and interior improvements make this 3 bedroom home a joy to own. Super productive vegetable garden and a sunny spacious yard. \$119,500 MLS.
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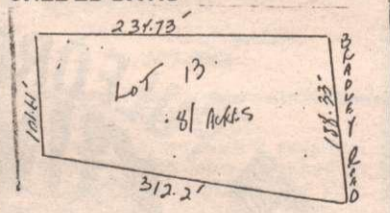
PARK-LIKE WATERFRONT SETTING
This comfortable vintage home enjoys a spectacular setting, nine acres with approximately nine hundred feet of sunny shoreline, beautiful open lawn areas and a surrounding woods for complete privacy. Subdivide. \$750,000 MLS.
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10 ACRE VIEW PROPERTY
Unique parcel with frontage on Wilkie Way and Drake Rd. Views of Outer Islands and mainland mountains. Good possibilities for view home and guest cottage. \$79,000 MLS.
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CENTRALLY LOCATED
This gently sloping and sunny 1.10 acre is located close to Ganges with piped water, power, and cablevision to property line. A rare find in this market! \$36,000 MLS.
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DO YOU LIKE LOTS OF SUN?
Build your dream home on this sunny Vesuvius building lot with services at lot line. Possible seaviews. \$42,000 MLS.
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AT WALKER HOOK
Directly across from the public access at Walker Hook is this .47 acre lot with roughed in driveway and cleared building site. Well is required. \$20,000 MLS.
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PERFECT FAMILY HOME
Located in sunny Vesuvius, this 4 bdrm, 2000 sq.ft. family home is situated on a .94 acre, fully landscaped property with paved driveway and single car garage. \$150,000 MLS.
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ISLAND FEVER?
Not on this rock! Beautiful 4 acres totally virgin private island located in the heart of the southern Gulf Islands. Sea carved sandstone shoreline. Well treed. Exquisite Swanson Channel view building site, outstanding moorage potential. \$265,000.
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VIEW ON MALEVIEW
Sit in the morning sun on the large deck overlooking Trincomali Passage. This well maintained mobile is situated on a level 1/2 acre. Garage/workshop. \$72,900 MLS.
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You'll save money on vacations as once here, you won't want to leave home. Lovely warm 2 storey plus in-ground pool and hot tub. All on almost 2 acres. Walking distance to Ganges. Room for animals or how about B&B? \$157,500 MLS.
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A PROFESSIONAL!

ASK A MEMBER OF THE REAL ESTATE BOARD



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 Local — Long Distance
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 New Ontario Authority Overseas Agent



OUTER ISLAND PROPERTIES

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FULFORD HARBOUR



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 OF ECOLOGICALLY SOUND
 DEVELOPMENT

147 Acres of prime agricultural land is to be shared by 12 families only. 80 Acres has been set aside with a covenant to preserve and protect the natural environment in perpetuity. Over 600 acres of Ecological Land Reserve adjoins our 80 acre preserve. Many of the 4 to 7 acre parcels enjoy natural ponds, meadows and seasonal streams. Driveways and wells are in to each site. Extensive trail and road networks run through and around the property. Remember ... there are only four left.



NRS SALT SPRING REALTY
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 Fulford Village
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 General or Subcontract

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1. that CENTURY 21 ISLANDS REALTY LTD. now has five offices and 25 experienced Realtors throughout the southern Gulf Islands?
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4. that many advisers in the industry consider 1990 to be THE year to SELL?
5. that SYLVIA and ARTHUR GALE have a combined experience of 20 years as Realtors on Salt Spring Island?
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PRICE REDUCTION

4.36 Acres with an attractive 3 bedroom, 3 bathroom, 2 level home. Lots of garden space, forested area and fenced pasture. Separate guest cottage and registered beach access across the road. This one has it all without the waterfront taxes. ~~\$299,500 MLS~~ \$279,500 MLS

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 Fax Number 537-9797

YOU BE THE ARCHITECT!



Start with a one-of-a-kind waterfront acreage - 354 ft. of southwest exposure beachfront and 6.83 acres of land in its natural state. Add the plus of warm swimming, good moorage for your boat, and splendid views over Thetis and Kuper Islands, towards Vancouver Island's majestic mountains. You bring the plans - this is the location to turn that dream home into reality. Open to offers to \$275,000 MLS.

SEASCAPE!



Here's that waterfront acreage with good moorage for your boat plus a private walk-on beach. Two side by side parcels to consider: 2.03 acres (asking \$275,000) and 3.01 acres (asking \$295,000). Sunny, private, fronting on a small bay, close to the Vancouver ferry. Waterfront estate potential!

LIANE READ
 537-4287

WALK-ON WATERFRONT



Just listed, south facing, excellent views, 900 sq.ft. living area, plus large sundeck, good well. Asking \$275,000 MLS.

ACREAGES

3 acres, level, arable, treed, very good well, enough room for a house and guest cottage. Easy terms, 10% down, asking \$42,500.
 5 acres, south facing and sunny quiet road. Easy terms, 10% down, asking \$55,000.

BOB TARA
 537-5807

A HOME FOR \$53,500 MLS



Over four acres, good timber, privacy, close to ferry and town. Excellent weekend getaway or someone starting out. 12x64 mobile home, wood stove, gas range. Services to be developed.

NORMAN ROTHWELL
 537-5103

EVERYTHING UNDER THE SUN!



Your own private, parklike forest of mature trees, completely deer-fenced peach orchard, warm southern exposure, hydro hook-up to a proposed building site, brown loam and hundreds of feet of fencing and trails. 9.99 acres. Priced to sell at \$65,000.

ABSOLUTELY CHARMING!



This lovely two bedroom panabode has been cared for with love. Located close to beach on north end of island, with some sea views. Seven years old, but looks like new. Includes wood fireplace, whirlpool bath, fridge and stove. Large deck and large attached carport. You won't want to leave home. .48 acre. \$119,500.

SHELLI ROBERTSON
 653-4347

WATERFRONT *** SCOTT POINT



Relax in this 2 bdrm, WATERFRONT home, (approx. 2,000 sq.ft.) and enjoy this environment; construction of buildings and waterfront moorage excellent. \$395,000 MLS.

"AN AFFORDABLE RESIDENCE"



"FAMILY HOME", centrally located in the Mobrae area; large lot of approx. 1 acre, 3 bedrooms, family room down, some view of St. Mary Lake and the saltwater. VIEW NOW. List Price \$99,500 MLS.

GIL MOUAT
 537-4900

1 ACRE BUILDING LOT

1 acre lot, subdivided, well treed, good signs of water, close to the beach.

This one is gone but I have a large selection of good building lots available.

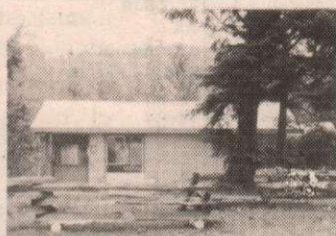
- Phone me today -

INVESTING?



Or first time buyers? Don't miss this opportunity! New side x side duplex on 1/2 acre lot. Each side features 3 BR, 1 full bath, large L/R & D/R, modern kitchen and powder room. Presently rented at \$600 per side. Assumable \$100,000.00 1st mortgage available. \$149,900 MLS.

LOCATION PERFECT



A must to see, before you buy! Cosy 3 br bungalow with modern kitchen. Buy now and pick your colours. Walk to Vesuvius beach. Great first time home, retirement, or week-end getaway! \$129,000 MLS.

MAGGIE SMITH
 537-2913

FERNWOOD SUNSHINE!



Bright open acre of level, fenced, arable ground and totally renovated 3 br home of almost 1000 sq.ft. Brand new master bedroom with 16'x12' cedar deck and fiberglass hot tub. Includes single garage and wood shed. Pleasant family home located within easy walking distance of Fernwood school. Surrounded by larger acreages. Asking \$125,000.

SEAVIEW MOBILE!



Spotless mobile home on .68 acre. Short distance to Ganges. New garage/workshop 16 x 18, Fully wired, storage shed. Sundeck, numerous shrubs and flower bushes. Convenient location. \$83,500 (offers).

DICK TRORY
 537-2236

2 ACRES



Sunny view land, with drilled well, excellent garden soil and easy access from road. \$38,500.

NEW LISTING-



5 acres of land, lake and pasture views, 3 bedroom main home, plus 4 plex, cabin, studio/workshop, property shows good income and is priced at \$149,000.

NEW LISTING



Located in Vesuvius area, on wooded lot, 3 bedrooms deluxe home, plus den, family room, living room; two & 1/2 baths, formal dining room, large kitchen oak cabinets, large games room and swimming pool, carport, paved driveway, plus many more extras. Priced to sell. \$189,500.

MEL TOPPING
 537-2426

WATERFRONT PROPERTY WITH ACREAGE



A beautiful piece of oceanfront. 1.36 acres of mostly level property, enjoying privacy. 3 bedroom house set in the background with a large deck overlooking the marine traffic passing by. Very good moorage. Outbuilding a plus. View today. One of the lowest priced waterfronts on the market. \$289,000 MLS.

LAND



1. 1/2 acre, sunny sw exposure lot. Water at lot line, hydro, etc. \$29,900 MLS.

MARION MARKS
 537-2453

HORSE PASTURE



11 acres, drilled well, good soil, fenced, very private. \$90,000.

JIM SPENCER
 537-2154

OWN YOUR OWN DOLLHOUSE



This cute and cosy home is situated within walking distance of the shopping area and all amenities. Ideal for a small family or retirement couple. On water and sewer and priced to sell. \$98,000 MLS.

OCEAN VIEW



Cosy two bedroom home on .51 acres. A 20'x24' workshop, fully insulated with 60 amp service, phone and water. Great starter home or home occupation. Taxes include sewer and water. \$88,000 MLS.

PHYLLIS FETHERSTON
 537-2095

SEAVIEW ACREAGE



Very private on quiet dead end road with lots of sun. This naturally treed lot offers good view over Trncomali Channel. Roughed in driveway, power at road, requires well. Only \$47,000.

SEMI-WATERFRONT



Seasonal moorage across the road, 1.36 natural acres, near Fernwood dock and school, serviced with water, power, etc. Only \$79,900 MLS.

PAUL GREENBAUM
 537-5064

PRICE REDUCTION

Almost 6 acres with 2 potential view building sites, roughed in driveway AND FIND a 14 gpm well. All this and only a 2 minute drive to Ganges. Offers to \$59,900 MLS.

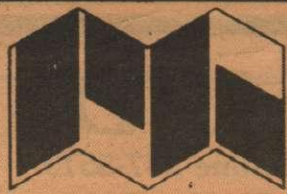
FULFORD HARBOUR



There are four lots remaining in this unique 147 acre parcel. ponds, seasonal streams, natural meadows and 1/2 share in an 80 acre Preserve. Don't miss this one.

DENNIS O'HARA
 653-9555

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103 years
as your
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neighbour!
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WESTON LAKE PRIVACY ON 20 ACRES

- \$490,000 MLS
- Winding drive thru woods & pasture
 - exceptional 3600 sq.ft. home
 - large workshop, barn & horse stalls
 - Call Arvid or Kerry Chalmers



LONG HARBOUR WATERFRONT HOME

- \$225,000 MLS
- 1.87 acres
 - 1400 sq.ft., 1 level
 - almost new rancher
 - sand and shell beach
 - 20'x10' outbuilding
 - minutes to town
 - deep protected moorage
 - Call Arvid or Kerry Chalmers



JUST LISTED! COSY COUNTRY HOME

- \$119,000 MLS
- Attractive garden setting
 - Ganges Harbour views
 - extra large LR with FP
 - close in, yet secluded
 - all on one level
 - Call Ann Foerster



BUS. OPPORTUNITY HIGH TRAFFIC AREA

- \$60,000 MLS video store
- Doing good business
 - lots & lots of stock
 - lease in place till 1991
 - Call Arvid or Kerry Chalmers

SEMI WATERFRONT SUPER OCEAN VIEW LOT

- \$85,000 MLS
- Ready to build on
 - private landscaped lot
 - don't delay! Call now!
 - Call Arvid or Kerry Chalmers

VESUVIUS VALUE 2 WATERFRONT LOTS

- \$125,000 & \$115,000 MLS
- .19+ Acre or .17 acre
 - side by side
 - superb ocean views
 - breathtaking sunsets
 - near beach, ferry, pub, shop
 - Call Kerry or Arvid Chalmers



INVESTMENT OPPORTUNITY SALT SPRING HERITAGE BUILDING

\$525,000 MLS

- Heart of Ganges
- Excellent location
- Secure lease
- Double lot
- Justifiable income
- Potential

Call Arvid or Kerry Chalmers

LAKE VIEW LOT WATCH THE SUNSETS!

- \$59,000 MLS, piped water
- Desirable building site
 - gently sloping lot
 - hydro, phone, cablevision
 - views over St. Mary Lake to Channel Ridge!
 - Call Ann Foerster

VIEW ACREAGE HIGH, WIDE & HANDSOME!

- \$69,000 MLS
- 10 choice acres
 - road to building site
 - treed in maple, pine and fir
 - outstanding view potential
 - Call Ann Foerster

ROSCOMMON ESTATES

PHASE 1 — READY SOON
AFFORDABLE PATIO TOWN HOMES

- 1 Level units start at \$135,000
- 2 Level units start at \$160,000
- Sea views from most units
- Close to village and hospital

• Visit our office to preview plans and specifications

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GULF ISLANDS REALTY LTD.

P.O. Box 750, Ganges, B.C. V0S 1E0 — PHONE (604) 537-5577
FAX (604) 537-5576

ACREAGE \$31,500 MLS YOU'RE MISSING OUT ON A GOOD THING!

1 1/2 acre, excellent shared well, hydro, southern exposure, beach nearby. The terraced incline of the land offers interesting options for building sites. One spot offers a view of long harbour basin. A terrific property to build your Gulf Islands getaway!

VESUVIUS SOUTH EXPOSURE LOT

1.16 acre, piped water, building site parked out. Gentle access, beautifully treed. \$52,500 MLS (offers).

BE YOUR OWN BOSS! PARCELS UNLIMITED



Currently has the SEARS mail order contract for the Gulf Islands. Expand the retail lines and put your entrepreneurial talents to work. As the Island grows, so will business. Key location, lease on premises. Poor health forces sale! \$79,900 MLS.

Enquiries to:
DONNA REGEN, CGA
MLS GOLD AWARD WINNER
537-2845

ENJOY CHRISTMAS AT THE FARM

- Almost 1500 sq.ft.
 - 10 acres
 - Pole barn, garage
 - Just painted, inside & out
 - New septic tank
 - Newly carpeted
 - Huge spring fed pond
 - Rich black soil
 - Southern exposure
 - Fulford Valley view
 - Farm pending status
 - Possible subdivision
- \$159,900 MLS. START OF

NEW LISTING QUARRY SUBDIVISION

Slightly sloping .51 acre corner lot. Good garden soil, shale driveway into cleared building site. Serviced with water, cable, hydro and telephone. \$37,500 MLS.

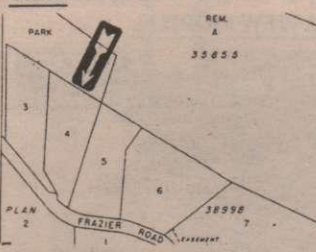
LYNN SCOTTON
537-5186

RETIRING? COULD BE FOR YOU \$145,000 MLS



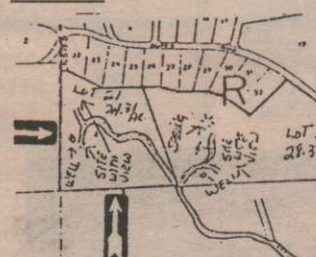
Easy care one level home. Master suite, large living room with fireplace. Many other features on .64 acres.

NEW LISTING PRIVATE ACREAGE WITH VIEW



Nicely treed 2.96 acre parcel with distant water views, good well 5 g/U.S., lot beaches onto dedicated park and is in a land use contract, no mobiles, tree removal restricted. \$42,500 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.

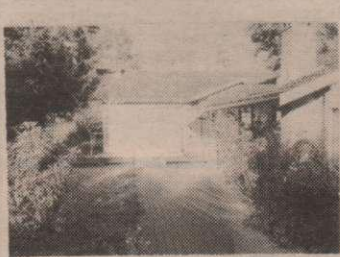
CONTACT
SANTY FUOCO 537-2773
MLS GOLD AWARD WINNER

VESUVIUS BAY COTTAGE ON 1.14 ACRES



This cosy 2 bdrm seaview home is just steps from ferry, pub, and corner store. A circular driveway encloses ornamental trees. Double garage/workshop plus carport. \$105,000 MLS.

FERNWOOD SCHOOL AREA



Excellent potential here. An extended cottage, 4 stall garage/workshop with loft, on a level 6.5 acres, bordering two roads and with subdivision possibilities. \$175,000 MLS.

Call TONI HOLMES
537-2758

BEAUTIFUL BEDDIS ROAD

Beautifully treed acreage offering a variety of terrain, from good bottom soil to stately maples and fabulous ferns. This special piece of property offers privacy as well as the convenience of a close proximity to Ganges. 3 acres allows for a guest cottage and there is a dug well on the property. Asking \$38,500.

THET'S ISLAND WATERFRONT OPPORTUNITY



Approx. 1200' frontage on Telegraph Harbour opposite marina. The property is well treed and from the home sites, seaviews to the east and west should be possible. Strata lot subdivision may be possible. \$137,500 MLS.

FOREST RIDGE ESTATES

There are only 8 of the 11 lots available. Don't miss your chance to purchase one of these south end acreages close to Ruckle Park and beach access. All are treed, have rocky knolls, some have arable portions, some have sea views, all have wells and hydro at the lot line. Prices start at \$68,500. Call me today for full details.

CALL DAVID DUKE
653-4538
MLS GOLD AWARD WINNER