



Driftwood

Island Living Real Estate

SECTION

B

INSIDE

A MESSAGE FOR 1991: Elected officials on Salt Spring offer their views on the upcoming year and a reflection of 1990. See Page B2.

COUNTRY GOURMET: Leek soup is on tap for island gourmets in John Edward's Country Gourmet column. See Page B10.

MONEY MATTERS: CA Tony Hume offers ideas on a New Year's financial resolution. See Page B9.

Diverse recycling programs offered

Second in a series of three

Over 50 million North Americans are now served by curbside recycling, and another 30 million have local depots and drop boxes available to them.

Re-directing waste from landfills has been the primary motivation of the municipal waste managers — while environmental awareness has been the motivation of residents using the services. Recycling programs vary from neighbourhood to neighbourhood, depending on available markets and the length of time the services have been in place.

By RANDY HOOPER
Guest Columnist

After analyzing the information available from across North America it is fairly easy to project just what is possible here on Salt Spring. Recently S.S. Recycling Coordinator Rick Laing announced that we are now recycling 10 per cent of

RECYCLING B4

New counsellor takes up post

A new drug and alcohol counsellor has taken up her post at the Salt Spring Island Community Centre.

Patti Locke-Lewkovich moved to B.C. from Winnipeg earlier this year and was hired to replace Garry Hogan at the centre. Hogan recently went to Halifax to join his wife who is stationed there with the Canadian Armed Forces.

Locke-Lewkovich has several years experience counselling in the area of alcohol and drug abuse. She has worked in both inpatient and outpatient programs and in training programs at the Alcoholism Foundation of Manitoba. She has also coordinated abuse prevention programs at both elementary and secondary school levels in Manitoba.

Locke-Lewkovich says she finds her career "both challenging and rewarding." She believes substance abuse is a "family disease" affecting not only the abuser but all family members.

Besides looking at the disease concept of alcoholism, she examines inherent "environmental" influences. She notes that heavy drinking, fighting or abuse in the childhood home can seem "normal" for those who grow up in a dysfunctional family.

In familiarizing herself with the Gulf Islands, Locke-Lewkovich has observed one abuse problem more particular to this area. A larger than average number of young people have grown up in homes where marijuana smoking was common and so it "is perceived as normal."

She says these kids then receive the message from the school system and the public that it is not acceptable to use marijuana. They then become "confused" by conflicting attitudes. Helping these people involves the first step of "trying to de-confuse them," she says, "so they can make a clear decision."

She has also discovered that "alcohol is the main drug of abuse" in the Gulf Islands, "as it is in the rest of Canada."

As the Community Centre's drug and alcohol counsellor, Locke-Lewkovich provides individual counselling on a one-to-one basis, information sessions, group counselling, sessions for couples and families and referrals to other programs or agencies as necessary.

She also works in tandem with existing island support groups including Alcoholics Anonymous, Narcotics Anonymous, Alanon, Alateen and Adult Children of Alcoholics.

She feels "the success rate of these self-help groups is certainly very impressive."

However, she adds, "it is also important to offer supplemental or other coun-

"Alcohol is the main drug of abuse in the Gulf Islands, as it is in the rest of Canada."

-- Patti Locke-Lewkovich

selling to individuals who choose not to follow group modes of recovery. It is important for individuals to find what works for them to achieve their sobriety."

In the area of abuse prevention, Locke-Lewkovich says she is looking forward to working with the public and various community groups like the

RCMP, teachers, parent groups, doctors and other professionals to provide education on alcohol and drug abuse issues. She hopes that "with awareness, people will then have the knowledge to cope constructively with the problem, or indeed prevent its occurrence."

Working on the islands and living just outside of Sidney with her husband John, two children aged 7 and 11, a cat and dog, she considers her new job to be "a prairie girl's dream."

Locke-Lewkovich says she loves the people and environment of the Gulf Islands and actually looks forward to commuting.

"I have really enjoyed the opportunity to travel by ferry," she says.

All of Locke-Lewkovich's services are free and confidential. She can be reached at the Community Centre from Monday to Friday at 537-9971.



Patti Locke-Lewkovich



Your weekly guide to
GULF ISLANDS PROPERTIES

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COMMUNITY



Sherry Irwin

By SHERRY IRWIN
Chamber of Commerce president

I would like to wish the Chamber of Commerce business, professional, and community members a happy and prosperous new year. We all recognize that 1991 is going to provide us even greater economic, environmental and social challenges.

With these uncertain times ahead, it is even more important that we all work closely together, supporting each other to have a healthy community.

The Chamber of Commerce provides the ideal means by which the talents and the energies of our members can be cohesively channelled to identify and achieve these business and community goals. We look forward to your active participation this new year.

To quote Madeline Bridges, "Then, give to the world the best you have, and the best will come back to you."

Your involvement can make a difference!



Julia Atkins

By JULIA ATKINS
CRD Director

Another Christmas is over, and with residual feelings of peace and goodwill, we anticipate the coming year. 1991: inching our way towards the year 2000. How can we make decisions now, take actions now, that will serve us well in the years beyond 2000?

My husband and I have two young children, ages six and eight. They will be 15 and 17 in the year 2000, eager to take their place in the world. As I consider the many issues facing Salt Spring, I think not only of the voters, to whom I am responsible, but of my children, and other children, who must live with the consequences of whatever actions we take today. In a way, they act as my conscience. If I cannot justify a decision to them, I must seriously question the decision.

On Salt Spring we will in the next year face a number of important decisions which will tax our ability to project consequences into the future,

Messages for the New Year

incorporate into the proposed new high school.

Here we have a chance to give our young people (and ourselves along the way) the kinds of resources and opportunities that will benefit them throughout their lives. We also have a chance to strengthen and celebrate our sense of community, by participating together in a project that will benefit us all.

Similarly, our decisions about solid waste management, local government, and health care programs, all of which will be made within the next year or two, will impact greatly on the future of this island. And with each decision we make, we will have a chance to think about its impact on our youth.

Let us all bring with us into the coming year the Christmas spirit of peace and goodwill. And let us all stop and consider, as we make our individual and collective decisions about the future of this island, the people who will be most affected by them. I will be thinking of Rose, eight, and Willy, six, and all their little friends who have such big ideas about what they will be and do "when they grow up."

A very happy new year to all, and especially to all children and youth, our hope and promise for the future.

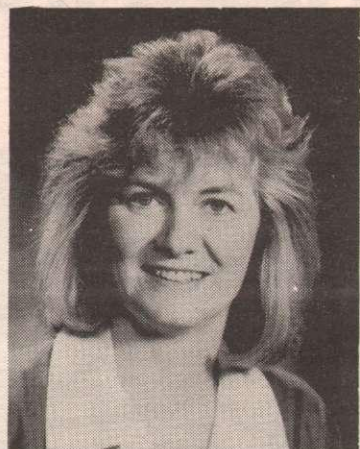
By LYNN HUNTER
Member of Parliament

The year 1990 has been a memorable one. It has been a year of division and disunity. Interestingly, the year will be remembered by three place names. Meech Lake, Oka and the Persian Gulf evoke stark images for all of us.

Meech Lake came to symbolize the detachment of our political leadership from the hopes and dreams of ordinary Canadians. Through the medium of television Canadians were exposed to back-room power politics of the vilest form. Politicians, like pop-stars, emerging from confinement to offer faint platitudes about the future of the country demonstrated vividly the need to reform our institutions.

The armed standoff at Oka, Quebec, contrasted the peaceful silence of Elijah Harper in bringing native concerns to the attention of non-native Canadians. The deployment of Canadian forces, however professional they may have been, shocked the nation and stained our international reputation as a peaceful and moderate player on the international scene.

Our swift support of U.S. action in the Persian Gulf further impacted on our peacemaking reputation. Although the invasion of Kuwait must not be allowed to stand, economic sanctions must be given time to take effect before we consider war.

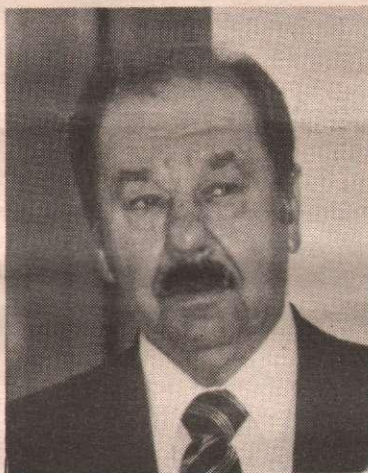


Domestically, the economy is officially in recession, unemployment is rising, interest rates are still unacceptably high and the Conservative Goods and Services Tax takes effect on January 1. With the world perched on the edge of an energy crisis, the Mulroney government used closure to pass legislation to sell off Petro-Canada. With national unity in greater jeopardy than ever before, the government has slashed funding to the CBC.

The vast majority of Canadians are unhappy with the direction the current government has taken our country. This, if nothing else, is cause for hope. At this time of year our thoughts are on peace, cooperation and generosity. The very principles which we previously used to define Canada. These ideas are strongly embedded in our collective psychology and I am confident that we can outlast those who would disregard these qualities.

Finally, I would like to share with you a few thoughts about this season from the late Tommy Douglas. "This is the season when we should renew our determination to do what we can, each in our own way, to build a world founded on human family and concern for the needs of others."

I wish you and your family the best of the season and a safe and healthy New Year.



John Stepaniuk

By JOHN STEPANIUK
Islands Trustee

The year 1990 was one where we raised numerous questions on every aspect of our society, without finding any real answers. I think 1991 will have to be devoted to implementation of the goals and principles of the Community Plan.

The village of Ganges will be the centre of discussion, and hopefully, with the help and participation of the community, the recommendations of the task force on road networks, parking, drainage, pedestrian movement and lineal parks, will be implemented. Hopefully it will finally bring the Ganges seawalk to an integral and focal point of pedestrian access to parks and waterfront, and that very necessary connection between upper and lower villages.

The road standards that were revised by the Advisory Planning Commission will play an important role in the future of road systems and transportation to and from the islands that are in keeping with the community goals.

I see 1991 as a year of greater cooperation between ministries of environment, forestry and Crown lands.

The health of our economy is somewhat in question. Although I am optimistic for Salt Spring, it does not

forestry opportunities are left on the island should be supported. The cost of producing an environmentally safe and quality product, that we all look for, is steadily increasing. Let's keep the little family farms going.

The Islands Trust will have to deal with the regional plan and the effect it will have on our islands. There is a difference in islands, by population, services and community requirements. There could be a conflict between the various islands' community plans and how to satisfy local service needs, such as solid waste, sewer and density development. Again, it is imperative to have community input through town hall meetings and written submissions.

Ecology, environment, economy and how we manage our resources, will continue to be the main issues in 1991. Together we will have to meet these challenges.

I wish you all a peaceful New Year.

By BOB ANDREW
Islands Trustee

In 1991, I see people with a healthy anger towards politicians and our political process, blaming them for their feeling of lack of power, unable to stop us from going to war, to stop us from being taxed into poverty, and to stop us from trying to change our ways to "save our planet."

I see people looking for ways to gain back their power, to strengthen themselves, and doing this by turning more to each other, their neighbours and their local community. Thus I see us relearning the key to a prosperous community, sharing.

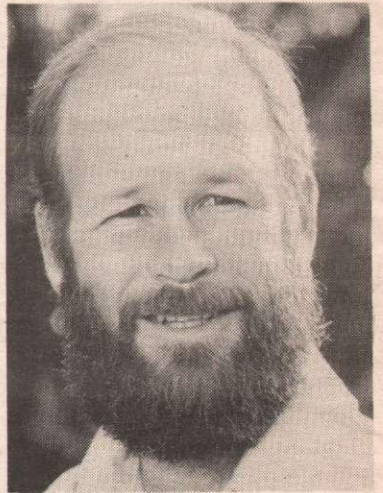
I see a time of yet more conflict driving home the message of the need to share.

I see the politicians' role as seeking ways to act more as guides, mediators and consensus seekers, not rulers. Their job will start to become one of facilitation, looking for a "participatory democracy" process — to remove the burden of being ruled from above, and to allow the responsibility of a truer democracy.

I see us rediscovering that we do not live at a street address on a map, but in a rainforest surrounded by the sea. The actions of "environmentalism" to date have been ameliorative or corrective, not a building or restructuring force. These forces are easily encompassed by the consciousness of "unsustainability."

This is even reflected in the (defensive) preserve and protect mandate of the Islands Trust.

I hope we see a maturing of this mandate towards what my fellow trustee (Barry Kurland, Lasqueti) calls "encouraging and nurturing" our surrounding environment. Mechanically this means developing a more incentive based system, using environmental concerns as the "bottom line."



Bob Andrew

I see "sustainability" as a process whereby we live with the earth in a closed loop, not a linear equation we haven't quite worked out yet. This is not some hippy doctrine or fad of the day, this is an understanding developed by the greatest thinkers the world over. In the words of Gro Bruntland, "We have the ingenuity and ability to change and change we must." We live in a strong and wealthy community and so it is our "noblesse oblige" to set examples for a more environmentally conscious, environmentally sustainable community.

And who shall lay out the guidelines, the doctrine of our future? As has happened with all great lasting changes in history, the poets and philosophers and those willing to suffer the agonies of change.

In my darker moments I remember that we are told literally millions die of starvation each year. This is happening while we struggle with the question of how to create a "fair community," not an elite one; while we protect our farmlands, but don't allow the farmers the chance to farm them; while we fight over the definition of "growth" and proper development. It brings home the agony of what I once read; that we are only as rich as the poorest of our poor.

I see these things, and yet I see real hope that we will all see the blessings of the agonies and rise to the crisis of a world in trouble by reaching for the beauty that surrounds us all the time.

In 1991, I see a time of still learning, not yet doing.

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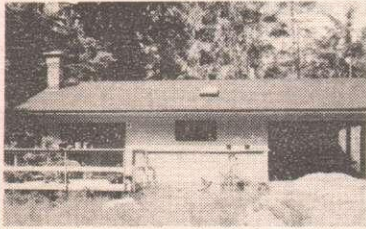
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FAMILY RANCHER - CLOSE TO TOWN



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Nestled among the trees in a private setting, this nearly new one bedroom home features fireplace, skylights, built-in vac and two sundecks, each with patio doors, excellent 15 gpm well. \$98,900.

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LOG HOME



3 bedroom, custom home on golf course, one level. \$165,000 MLS.

SUNNY VESUVIUS



Near new 3 bedroom home. Open style, 3 levels, view. List Price \$239,000 MLS.

OCEANFRONT ESTATE



Character residence, 3 acres plus gate house, foreshore lease & moorage. List Price \$779,000 MLS.

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Dogwood Lane, 2 acres +, serviced - \$66,666 MLS.

Building Lot, serviced half acre - \$39,000 MLS.

View Acreage, well, driveway, S.W. exposure - \$82,500 MLS.

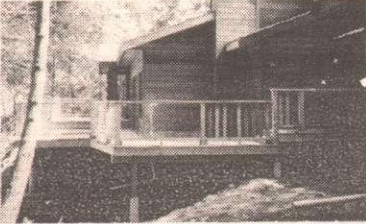
GIL MOUAT
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Excellent Maliview lot within walking distance of the ocean. High and dry with ocean view. Build your new home or investment duplex in this good location. On water and sewer. .58 acre. \$52,000.

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10 acre waterfront properties, priced from \$57,000, terms available. These lots are selling fast, don't miss this opportunity!

CHANNEL RIDGE



Seaview lots, fully serviced, priced from \$42,000, terms available, southern exposure, nicely treed, driveways roughed in.

PRETTY SEAVIEW PANABODE



'This lovely, two bedroom panabode has been well cared for and shows like new. Located close to beach, with a nice seaview to be enjoyed from the large deck. Includes cosy heatilator fireplace, whirlpool bath, fridge and stove. Large attached carport. 48 acre. \$122,500.

LOVELY OCEAN VIEW HOME



Two bedroom home tastefully decorated. Low maintenance gardens frame the paved driveway. Brick heatilator fireplace, deck with glass panelled railing for viewing trees and ocean. Two bathrooms, including one ensuite and storage/workshop. Includes washer and dryer and new stove and refrigerator. .93 acre. Asking \$149,000.

EXPANSIVE OCEAN VIEW



Pretty three bedroom new home featuring fireplace, two bathrooms, sundeck and modern kitchen. Partially finished daylight basement includes workroom and plumbing for third bathroom. Double carport is high enough to accommodate an R.V. .67 acre. \$149,900.

PERFECT FAMILY HOME



Located on a quiet cul-de-sac in sunny Vesuvius. Immaculate inside and out, 4 bedrooms and family room with ocean views. Lower floor has excellent potential for in-law suite. Swimming pool, garden, 8 appliances, all drapes, greenhouse, hot tub, built-in vacuum. An excellent property. Many extras. \$164,900.

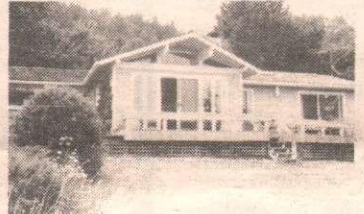
GOOD VALUE



3 bedrooms, well kept, many features, corner lot, located close to St. Mary Lake. Price reduced \$139,900.

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TOTALLY RENOVATED!!



Walk to Ganges. This house features a new master bdrm/ensuite addition, great views over Ganges Harbour, good privacy, house and grounds are designed low maintenance. Ideal retirement or first home. Offers. \$154,900 MLS.

START TOMORROW!



Yes, you can walk right in, be your own boss, make up your own menu!! Right in the heart of Ganges. Call today for further details on The Chatterbox Cafe, an excellent opportunity. \$61,500 MLS. OFFERS.

TWO WATERFRONT ACRES

One: at the north end, with sunny, southwest exposure, moorage potential, 6+ acres, 354' waterfront, terrific views! Offers please!

Two: 28+ acres at Salt Spring's special south end! South exposure, expansive views, low bank waterfront, good group purchase of holding property. New price of \$210,000 MLS. A beauty.

WATERFRONT ACREAGE !!

1.6 acres, 300' waterfront, protected moorage, expansive views, close to ferry & village, yet lots of privacy. A real gem - won't last long at this price! Offers to \$139,000 MLS.

AFFORDABLE WATERFRONTS!!

Some with camping cabins ready for next summer, all with easy access, low bank waterfront, views, sunny exposures! From \$37,900 & up! You need your own boat, but only minutes to Galiano or Salt Spring! Call for details. \$37,900 & up. MLS.

LIANE READ
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Pager: 388-6275 (#1042)

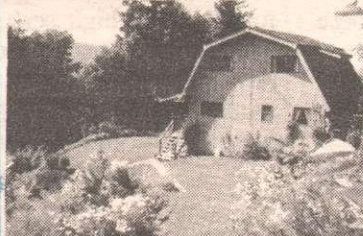
SEAVIEWS



My first listing and it's a beauty! Two bedrooms, spacious living room on the sunny side of the street in the preferred Vesuvius area. Lots of storage area and priced at only \$132,900 MLS.

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JOHN STEELE
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HOUSE & BOAT!!



1.08 private acres, magnificent views, easy care family home, close to lake, golf, beaches. Asking \$139,000 MLS. (The 29' sailboat is an extra bonus - going for \$19,500!!).

VICTORIAN CHARMER!!



3 bedrooms, den, gazebo, workshop potential, pond, forest & fields. Private, yet close to ferry. You'll love this one! Offers on new price of \$189,500. You can commute to Victoria from this one!! MLS.

WATERFRONT HOME!!



1.4 acres, private entrance, sunny home (3 bedrooms), mooring float, lovely swimming & walking beach - terrific family home! Enjoy the deck & the view! Owner transferred or wouldn't be listing! Offers on \$219,000 MLS.

5 ACRES! POTENTIAL!

Asking \$57,900 for this lovely 5 acre parcel, close to St. Mary Lake, with driveway in & several building sites. Pastoral, private quiet area! Present all offers. \$57,900 MLS.

PAUL GREENBAUM
537-5064

VIEW OUT TO THE HILLS



Close to 1600 sq.ft. of living space in this three bedroom home. Large living room with wood stove, plus separate dining room. Large shop with power and water. 1.25 acre lot, good exposure.

A SUPERB HOUSE WITH A SUPERB VIEW



- * 5-1/2 acre south facing view lot
- * 2250 sq.ft. of 1st class accommodation
- * master suite with double jacuzzi tub
- * separate formal dining room
- * 2 extra bedrooms and 4 piece bath up
- * 1000 sq.ft. of additional unfinished space
- * fully appointed kitchen with eating area
- * satellite dish and much, much more

Listed for sale at \$369,000.

SPECTACULAR VIEW ACREAGE



Expansive east to south ocean views - driveway & building site developed - full day sun, all year, drilled well, 400 ft. 1-1/2 gpm - Beaver Point area \$89,000.

VIEW BUILDING LOT



Long range ocean views - driveway & building site developed - impressive sunrise - drilled well with 40 gpm! 2-1/4 acres - economic price \$63,900.

STRICK AUST
537-5828

YESUVIUS BAY CHARMER



Large lot, easy care with fruit trees. Home in excellent condition, new shake roof, large living/dining room with fireplace. Lots of decks and patio for summer fun. \$99,000 MLS.

NEW WATERFRONT LISTING

3.9 acre WATERFRONT in a preferred neighbourhood - south exposure - over 295 ft. of waterfront with exceptional views of passing marine traffic. Main house and guest cabin allowed. First time to be offered for sale. \$259,000 MLS.

DUPLEXABLE LOT

One of the few lots on the island that will allow two family units. Large lot - water, hydro, cable, sewer. \$5,000 down - vendor financing \$48,000.

NEED FINANCING?

HERE ARE TWO PRIME LOTS!

.79 acre - septic system in. Piped water, level, close to beach, views to be opened up - offers - \$57,000.

4.4 acres - views of Active Pass. Heavily treed, 5 gpm well, driveway roughed in - good terms - \$54,000.

NORMAN ROTHWELL
537-5515

COMMUNITY

RECYCLING

From Page B1

our waste stream — a dramatic improvement in the last year, but not close to the 40 per cent attained in many American communities, or the touted 75 per cent of Hornby Island.

At initial inspection, 10 per cent isn't very good. But after considering what our garbage actually consists of — that 10 per cent is just great! Newspaper, office and computer paper, cardboard, consumer glass, and tin cans only make up 27 per cent of our total waste stream. Another five per cent of our waste stream is "deposable" containers — pop bottles and cans, and beer bottles.

"We recycle 43 per cent of the 33 per cent of our waste that we can recycle."

(We recycle 80 per cent of these resources directly to the points of purchase, outside the waste system, and very effectively, because of the large deposits).

Using the above percentages, we are in effect recycling at a 14 per cent rate — or looked at differently — we recycle 43 per cent of the 33 per cent of our waste stream that we can recycle.

Now consider what would happen if we took all our ground up stumps, construction wood waste, yard waste, kitchen food waste, roadside trimming mulch, and slaughter waste that add up to 50 per cent of our waste stream and processed this in a community compost into agricultural soil? Twenty per cent of our household garbage, by weight, is food waste, and one out of every four of us compost this waste — but in many communities in the U.S. it is illegal to put out any organic waste at the curb.

In five U.S. states there is mandatory recycling of all yard and kitchen waste. You can now get a ticket in some parts of Florida if you are found putting grass clippings in your garbage!

The only other recyclables not mentioned here are boxboard, magazines and some plastics, which make up a further 12 per cent of our total waste. All these items are currently recycled in many communities, and all three items are accepted at depots in Vancouver and Vic-

toria. As soon as markets are established all those commodities will then be recyclable here as well.

So what's left? The five per cent of our waste that is disposable diapers, tetra packs, old paint cans, ripped garden hoses and broken toys!

The other consideration to recycling is involvement. I have already shown that we are recycling 43 per cent of the items that we can recycle. That also translates to 43 per cent of our population recycling, and half of those are probably composting as well. In most communities that only have drop-boxes or centralized depots, 43 per cent participation is unheard of — the average is less than half that.

When we get to a point where 90 or 95 per cent of our waste stream is recyclable, and we have curbside pickup, we may be somewhat surprised. Remember the Islip, New York garbage barge that travelled the high seas for 16 months? Well, over 90 per cent of Islip residents now participate in their blue box program, and 38 per cent of their entire waste stream is now recycled.

Seattle is another indicator, where, after just a year, 88 per cent of households are now participating in the blue box program. Seattle picks up cans, glass, aluminum beer cans, plastic pop bottles as well as kitchen and yard waste and is now recycling 34 per cent of its waste stream.

After a year, Victoria has over 60 per cent participation in its fledgling blue box program, and is going to expand to a pickup of 10 different items, including compostables.

One substantial reason that recycling works (and it must) is the alternative — paying for garbage pick-up. In Seattle weekly pick-up of two tins of garbage is \$327 Canadian. In some towns in Oregon the cost, per bin, is \$17 a month for four pick-ups.

With the above in mind, the success of recycling here could be mind-boggling. If participation reached even 75 per cent, less than most larger centres like Toronto, Milwaukee, Pittsburgh and Seattle, and we could recycle 90 per cent of our waste stream, through curbside pick-up and community composting, then our current garbage dilemma may become a much smaller problem.

RCMP calendar benefits a bone marrow registry

A bone marrow donor registry for the Red Cross will benefit from the \$5 cost of a calendar available at the local RCMP detachment.

Sale of the calendars is a B.C. RCMP project recognizing the memory of two constables who died last year from leukaemia.

Constable Bruce Denniston, 38, was stationed in Powell River and Constable John Hanson, 42, was with the Parksville detachment.

The money will be used to help the Canadian Red Cross establish an Unrelated Bone Marrow Donor Registry.

The only cure for the two constables was a bone marrow transplant but neither man had immediate family members who matched their marrow type. The Red Cross was attempting to create a registry for bone marrow donors but had no money to fund the project.

RCMP from across the province pledged support for the efforts of the Red Cross and in one year collected

row donations. A video tape helps explain the process to potential donors.

The calendars can be purchased through any detachment of RCMP and at the Salt Spring office on Ganges Hill.

STEWART SCOTVOLD HOLDINGS LTD.



RESIDENTIAL CONSTRUCTION

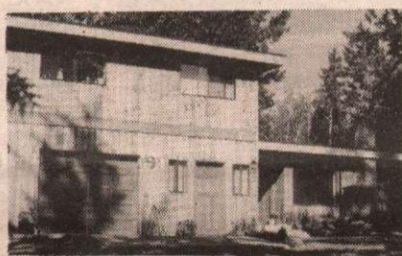
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PASTORAL SETTING
Adjoining large farms, 3 bedroom character home on 1.59 acres, piped water, quiet road. \$139,000. Call Jessie.

ACREAGES
For investment and development. Ganges - 12.5 acres, sewer and piped water. Fulford - 8.27 level acres, creek, pond. \$450,000 and \$175,000. Call Jessie.



3 br home on quiet road, close to town & golf course, 1800 sq.ft. living space in mint condition. Indoor garage 16 x 20 and special hobby or home occupation room 10 x 20. Landscaped lot. Quality finishing and appliances. A best buy at \$162,500. Call Jessie.

PRIVATE ISLANDS
Group of two 240 acre & 3 acre, not to be sold separately. Lovely bay, protected moorage. Many features. Located in southern Georgia Strait. \$1.M - terms negotiable. Call Jessie for complete info.

NEW LISTING
ST. MARY LAKE DELIGHT
Comfortable 3 bedroom, 1400 sq.ft. home with equal size basement on outstanding 2.29 acres of south facing lakefrontage. Superb view & lakefrontage. Fruit trees and garden. \$349,500. Call Ed.

PASTORAL HOBBY FARM
18 acre nature farm, just minutes from Ganges. 4 bdrm, 2 bath main residence, large barn with suite built in and overhead storage bins. Good revenues, fenced & cross-fenced. Value \$198,500. Call Ed.

DUCK BAY OCEANFRONT
Lovely .63 acre oceanfront lot located near the head of the bay. Beautifully treed, level lot with good ocean views. Summer moorage for the boater, exceptional opportunity to design and build your Island Oceanfront home. Fully serviced - Value \$179,500. Call Ed.

FULFORD MARINA
Rare opportunity to acquire the Gulf Island's newest marina. Located in Fulford Harbour next to the ferry terminal, the Fulford Marina is a full service marina, slips for 60 - 75 boats, turnkey operation. Further development potential. \$1,695,000. Call Ed.

SEA FOREVER
Outstanding high bank oceanfront lot with newly renovated small cottage. Ideal for weekend retreat, or comfortable living quarters while you build your Island home. South & west exposure, View, View, View. Ac quickly! \$169,500. Call Ed.

SOUTH FACING OCEANFRONTAGE
Outstanding 1.76 acre low bank oceanfront property with exquisite southern exposure. Newly renovated rancher with hobby room and 2 car carport. Superbly treed with garden and privacy. Walk on beach, very rare. \$539,000. Call Ed.

EXECUTIVE OCEANFRONT, WELBURY BAY
Exquisitely finished 4,080 sq.ft. home on easy care .69 acre oceanfront property fronting on Welbury Bay. Steps to beach with foreshore lease in place. Oceanfront living at it's finest. \$750,000. Call Ed.

PRIVATE ISLAND
Islands are Hot! and this one is a best Value Buy! 200 acres located just off shore from Port Hardy. Giant mussels, protected deep water bay, well treed, a superb investment in future fishing grounds, diving camp, etc. Just \$1750 per acre. \$350,000. Call Ed.

SOUTHEY BAY OCEANFRONT
Rare 1.19 acre oceanfront lot with frontage on Southey Bay. Seasonal moorage with superb ocean view. 2 bedroom cottage, community water, private. \$249,000. Call Ed.

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OUTER GULF ISLAND PROPERTIES

GALIANO ISLAND



REVENUE PLUS!!
3 bedroom main residence and 2 bedroom cottage with a combined \$500+ rent. Woodshed, chicken house, fenced, and wooded on 1.79 level acres. Private with sea glimpse. \$150,000 MLS.
PAUL TANNER or JANET MARSHALL
at 539-2002



ACTIVE PASS VIEW
2 wooded acres bordering on Bluff Park. Views to Mayne Island and Active Pass. \$55,000 MLS.
PAUL TANNER or JANET MARSHALL
at 539-2002



WISE ISLAND HIDEAWAY
Boater's paradise on .42 acres with 100 ft. of lowbank beach. Water system, private, and views towards Galiano. Ready to build on. \$45,000 MLS.
PAUL TANNER or JANET MARSHALL
at 539-2002

PRIVATE, WOODED ACRE
"Park-like" setting close to ocean access on a water system. Gentle slope with beautiful cedar and arbutus trees. \$45,000 MLS.
PAUL TANNER or JANET MARSHALL
at 539-2002

WHALER BAY LOT
Semi-waterfront 1.64 treed acres on Whaler Bay and Strudies Bay Road. Close to stores and walking distance to the ferry. Court approval on offers. \$55,000 MLS.
PAUL TANNER or JANET MARSHALL
at 539-2002

MAYNE ISLAND



SECLUSION AND VIEW!!
\$165,000
This three bedroom basement entry home with 1680 sq.ft. upstairs and 721 sq.ft. downstairs is located on an acre of land with seclusion and ocean views. Modern kitchen, large bedrooms with ensuite in master bedroom, three decks, large windows to view from living room, dining room and kitchen. Roughed in central vacuum system, new carpeting throughout, large family room, this is an excellent buy for those looking for a larger home with seclusion and ocean view.
VIRGINIA & FLYNN MARR 539-5527
Pager (24 hrs) 253-7596 #5073



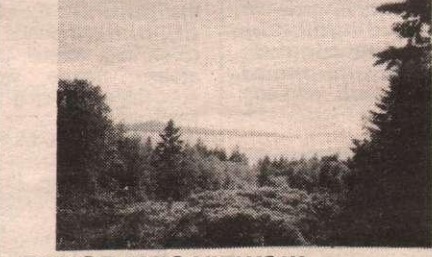
FOREST HOMESTEAD
\$160,000 MLS
This is an opportunity to have a true forest homestead in a marvellous island setting. Located in the center of Mayne Island this level ground is covered in second growth forest. Walk through this wonderland of fir and cedar, step over fallen trees covered in green moss, listen to the thousands of birds that abound on the property and imagine this as your home. These large island properties are becoming increasingly rare and this is an opportunity not to be missed. Its kind will not be along again for a long time if ever. Call...
VIRGINIA & FLYNN MARR 539-5527
Pager (24 hrs) 253-7596 #5073



OCEAN VIEW HILLSIDE
\$120,000 MLS
10 acres of incredible ocean views to south west and sweeping around to the north! This is forest land accessible by private road with hydro across the lot. Owner is anxious to sell immediately. This is an opportunity to own incredible view property. Make an offer! All reasonable offers will be considered. Call...
VIRGINIA & FLYNN MARR 539-5527
Pager (24 hrs) 253-7596 #5073

PENDER ISLAND

OCEAN VIEW LOT!!
\$47,500
Sunny, south-western exposure with OCEAN, ISLAND & LAKE VIEWS!!! On community water & sewer, with connection fees prepaid...& there's road access to a good level building site. Call...
JOHN & SUE at 629-6417
or 653-3411 toll free from Victoria



PANORAMIC VIEWS!!!
\$139,000
...of the OCEAN, the ISLANDS, & the MOUNTAINS. This immaculate 2 bdrm, 1-1/2 bath home features a full length sundeck on the south side with glass doors to the spacious living-dining room. Vendors are motivated! Call...
JOHN & SUE at 629-6417
or 653-3411 toll free from Victoria

OCEANFRONT!!
\$299,000
...over 10 acres, with 427' of accessible OCEANFRONT!! Arable land, selectively cleared with several building sites, room for a pond, AND a foreshore licence for excellent moorage in Browning Harbour. Call...
JOHN & SUE at 629-6417,
or 655-3411 toll free from Victoria

ACREAGE!!!
\$39,900
2.19 acres in a high sunny location, surrounded by park on 2 sides. The road is in, and community water is available. See this with John & Sue. Call...
JOHN & SUE at 629-6417,
or 655-3411 toll free from Victoria

VIEW PROPERTIES
Mountain & valley view, with driveway...\$24,500
Ocean view, on quiet cul-de-sac.....27,000
Ocean view, with easy access.....29,900
Ocean view, driveway in, house-site.....35,000
Ocean & valley view, driveway, cul-de-sac..37,500
All these lots are on municipal water. I also have non-view lots for under \$25,000. Call...
ALEX FRASER at 629-6494

COZY COTTAGE
Private log cottage on .98 acre with separate sleeping cabin and garage/workshop. Ocean glimpses, large trees, and abundant wild flowers highlight this property. \$79,900 MLS.
ALEX FRASER at 629-6494

SATURNA ISLAND



LOW BANK WATERFRONT
Over 250' of Boot Cove waterfrontage, prime for the boater! Older 2 bedroom character home has great potential. .81 acre lot with fig trees, monkey tree, and a variety of others. Would suit the avid gardener. Just a short walk to ferries. \$155,000. Call...
DON PIPER 539-2121

ACREAGE AND VIEW
Cottage needs just a little finishing, but what a fantastic view over Georgia Strait to Vancouver and White Rock. Over 3 acres to build gardens, orchard, etc. Only \$79,000. Call....
DON PIPER at 539-2121

EXCEPTIONAL WATERFRONT
Veruna Bay, part of the original 1870 Payne Homestead, has one of the finest low bank sandy beaches in the Gulf Islands. This is the first time that 200 feet of waterfrontage in the unique bay has become available. Only ONE lot of 1.1 acres will be sold.(Don't wait! 10 years from now \$250,000 will seem like an irreplaceable bargain). Call...
DON PIPER at 539-2121

CHANNEL VIEW
Beautiful level lot with excellent view over Tumbo Channel. Sunny location ready to build. Hydro connected. Well & pump installed. Driveway cleared. .88 acre for only \$49,000. Call...
DON PIPER 539-2121



WATERFRONT COTTAGE
Cozy 3 bedroom home with stone fireplace overlooking Boot Cove needs some TLC but great potential. 135' of waterfront, build your own dock. Excellent moorage, has good site 1 build artistic studio. \$125,000. Call...
DON PIPER 539-2121

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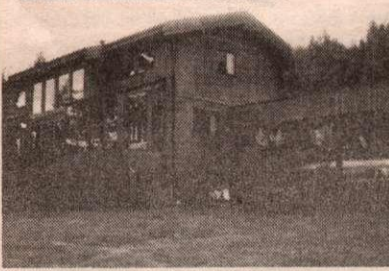
SALT SPRING ISLAND PROPERTIES



EXCLUSIVE OCEANVIEW
The views from this 3/4 acre lot in the Hundred Hills area is breathtaking. There's more land than you need and your firewood is standing in the way of your view!! Reduced to \$84,500 MLS.
CALL GEORGE PUHARICH



CHEAP!!
Where on Salt Spring Island can you find an ocean waterfront home with income producing zoning and more potential than you'll know what to do with? Call George now to view! Reduced to \$179,000 MLS.
CALL GEORGE PUHARICH

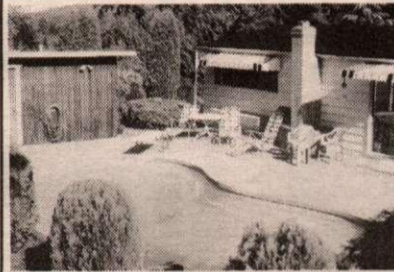


SPECTACULAR FULFORD OCEANFRONT
1.15 acres accessible sunny oceanfront. Fabulous vistas of Mt. Baker, the Gulf and San Juan Islands, and freighters, ferries and yachts. Spacious 3 bedroom residence, beautifully maintained grounds, fruit trees, outbuildings, beach shack, boat ramp and mooring buoy. \$369,000 MLS.
CALL FELICITY ANNE GRANT

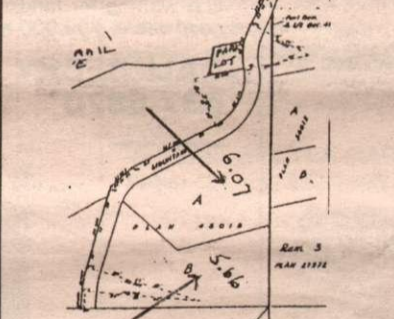


LAUGH AT THE SNOW
Curl up by the fire, and stay at home in this 3 br rancher. Or you can walk into town, who needs a vehicle? This home is winter proof, and so is the 2 br cabin. \$199,000 MLS.
CALL SARA FEE

"SECURE ISLAND BUSINESS"
* Now offered at \$325,000.
* Vendor financing
* Residence/office for owners on site
* Easy care and maintenance
Full financial records and statements will be disclosed to qualified purchasers. MLS.
CALL GARY GREICO



LOCATION, LOCATION, LOCATION!!!
Don't overlook the value! Large 3 bedroom home with very open floor plan. Excellent location, within short walk to Ganges. Very private vack yard contains inground pool and sauna. Plenty of sunshine also. \$125,000 MLS.
CALL TOM PRINGLE



PEACEFUL SOUTHEND
Top quality acreages. 6.07 and 5.66 acres. Asking \$69,000 each. Treed and easy to develop. These properties are magic! TRY YOUR OFFERS! LS.
CALL PETER BARDON



100 HILLS - OCEAN VIEW
Over 5 acres in this popular area of Salt Spring. If you've always wanted a place for that horse or other animals, check this one. 3 bedroom, 2 bath home with fenced garden area and fruit trees. Call me. \$175,000 MLS.
CALL BRIAN BETTS

QUIET VESUVIUS
This 4 bdrm, 2400 sq.ft. family home is situated on a very private .85 acre lot that backs onto Duck Creek. Super value at \$139,500 MLS.
CALL EILEEN LARSEN



AFFORDABLE ACREAGE - SUNSET DRIVE
An attractive 5.42 acres on lovely western slope. Some seaview, level area for orchard or vegetable garden, and best of all, fully serviced with water, hydro, and cablevision at road boundary. 79,000 MLS.
CALL SYLVIA GALE



DOWN A QUIET COUNTRY ROAD
Two attractively treed lots, both .64 acres each, and fully serviced at road boundary by water and hydro. Sunny, level, some sea glimpses. \$49,900 each. MLS.
CALL SYLVIA OR ARTHUR GALE



IF YOU DEMAND THE GOOD LIFE
You'll love Maracaibo - private marina, swimming lagoon and numerous other amenities. Over 6 acres of SW facing park-like property forms the private setting for this uniquely designed one level home. A serenely beautiful pond is the focus, with 200 linear ft. of glass doors opening to the surrounding deck. \$375,000 MLS.
CALL PAUL TANNER

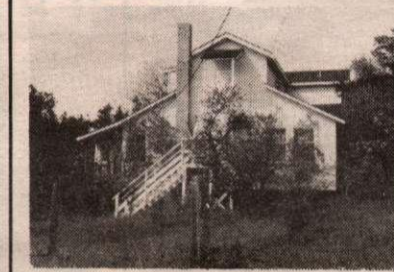


SURROUND YOURSELF WITH NATURE
Looking for a well cared for 3 br home on a private, wooded 2+ acres? Full daylight basement for further development PLUS a super workshop for Dad or the crafts person. Don't miss out! \$149,000 MLS.
CALL PAT JACQUEST



EXCEPTIONAL HOBBY FARM
Nine acres with approx. seven acres in fenced and cross fenced pasture. Remainder in old orchard and woods with huge firs and maples. Small older home and outbuildings included with fantastic views. \$159,000 MLS.
CALL AILSA PEARSE

"VIEW LOT - PRICED TO SELL"
Well treed 1.10 acre lot on North Beach Road. \$39,500 MLS
CALL GARY GREICO



ROOMY HERITAGE HOME
Roomy 5 bedroom, 2 bathroom classic home on sunny 5.29 acres. Central location close to golf, tennis, St. Mary Lake and ocean beaches. Organic garden, spring water and St. Mary Lake View. Rare! \$289,900 MLS.
CALL JANET B. MARSHALL

JUST LISTED
Cute and cozy new 2 bedroom home located close to Ganges. Very private and parklike .87 acres serviced with water system, and cablevision. A good starter home. \$99,500 MLS.
CALL BECKY LEGG



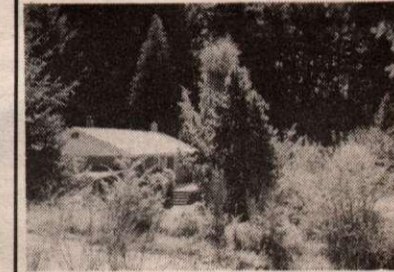
QUIET, SUNNY BUILDING LOT VESUVIUS
Lovely setting, easy to build on, roughed in driveway. Power and water to lot line. Close to ferry, golf, tennis and swimming. \$49,900.
CALL FELICITY ANNE GRANT



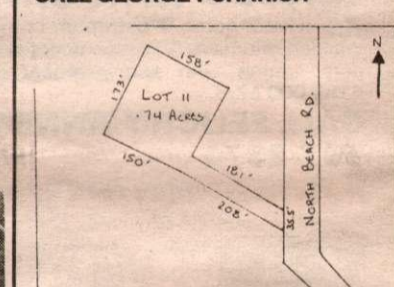
3 BEDROOM HOME QUIET LOCATION
Views of St. Mary Lake, lovely gardens, full of bulbs, flowers and shrubs. Brand new carpets and flooring just installed. Sunshine year round, close to golf, tennis and swimming. \$133,900 MLS.
CALL FELICITY ANNE GRANT OR MARY SMALL



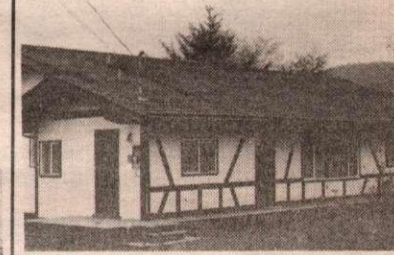
SUNNY TWO BEDROOM HOME
In a quiet, sunny cul-de-sac on a pleasant .61 acre is this two bedroom home with daylight basement. Fruit trees, paved driveway, lots of deck area and carport are some of the features. Please call today for an appointment. Reduced \$110,000 MLS.
CALL ANNE WATSON



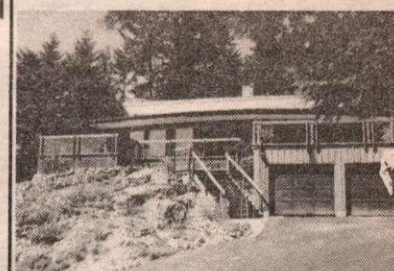
CHEAPER!!
Looking for an inexpensive but cozy home in the \$99,000 range? This little rancher may just be the ticket. Next to beach and boat launch, allows year round use of lake. Asking \$103,000 MLS.
CALL GEORGE PUHARICH



BUILD YOUR OWN HOME
Gently sloping building lot with seaview, located a stone's throw from beach access. Driveway roughed in for easy viewing. Hydro at lot line. \$35,000 MLS.
CALL TOM PRINGLE



QUIET SIDESTREET IN GANGES
A very charming two or three bedroom home. Spacious living room, dining room and kitchen. Over 1800 sq.ft., this home is immaculate inside. Try your offer! Asking \$124,900 MLS.
CALL PETER BARDON



OVERLOOKING FULFORD HARBOUR
This ocean view home is packed with features such as hot tub with a view, heat pump, solar heat storage, huge sun decks, wet bar, rock garden, paved driveway, and minutes walk from Fulford ferry. Call now. \$249,000 MLS.
CALL BRIAN BETTS

WATCH THE BOATS GO BY
Family home surrounded by large rural acreages with fine view of Trincomali Channel. The school connection is close, the area appealing, all for a sensible price. Vendor will entertain all offers. \$126,500 MLS.
CALL GARY GREICO

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SALT SPRING ISLAND PROPERTIES



EXCEPTIONAL COUNTRY RESIDENCE ESTATE SALE
Spacious rooms throughout with mellowed yellow cedar panelling and many other unique features, set in the privacy of 10 wooded acres with valley views to the south. \$289,000 MLS. CALL ARTHUR OR SYLVIA GALE



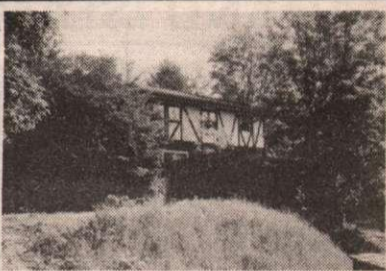
SCOTT POINT WATERFRONT
Feel smug living in this beautiful waterfront home. Everything is in perfect order, just move in and enjoy clamshell beach, and your own dock. Attractive home with fantastic covered deck for year round view of Long Harbour. \$339,000 MLS. CALL AILSA PEARSE



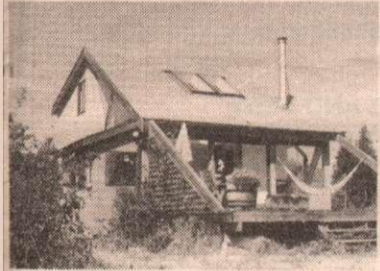
FRUSTRATED FARMER?
This exceptional acreage is ideal for the gardener. Excellent solar home site, beautiful ponds in a meandering creek, lots of soil, cleared & seeded areas, mature woods, & good driveways & fencing. A very beautiful & functional 5.72 acres. The tough work is done. \$79,000 MLS. CALL PAUL TANNER



5 ACRES OF COUNTRY LIVING
Attractively treed with good garden potential and a sunny exposure. Driveway and building site in place. Minutes from the village, just off Mansell Rd. Vendor will carry! \$55,000 MLS. CALL SARA FEE



GREAT FAMILY HOME!
With this 6 bedroom, 3 bathroom home! The property has a self-contained 1 bedroom guest cottage with sleeping loft. Situated on sunny .69 acre lot with 2 wells, 1/2 block from public beach and within easy walking distance to Ganges. \$199,500 MLS. CALL BECKY LEGG



SALT SPRING HIDEAWAY
Corny 3 br contemporary hideaway sitting on a ridge soaking up the sun. Wonderful expansive views of Active Pass, Mt. Baker, sea & mountains. Easy care 2 acres make this an ideal island retreat! \$144,000 MLS. CALL PAUL TANNER



TRY YOUR OFFER!!
This 3 br home, close to Ganges, is CMHC approved and also approved by MAP. Great starter home on 1.47 acre at the end of a cul-de-sac. Asking \$109,000 MLS. CALL JANET B. MARSHALL



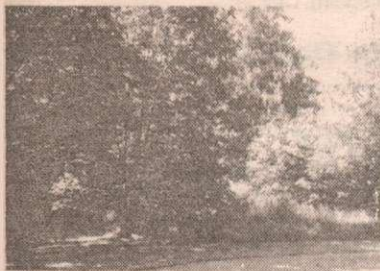
REVENUE!
Four cute and cosy cottages all with decks, seaviews, appliances. Great location close to school, store and ocean. Good opportunity - live in one cottage while rental income carries the mortgage. \$159,000 MLS. CALL FELICITY ANNE GRANT OR BEV JOSEPHSON



CLOSE TO THE LAKE
Quality predominates in this spacious lakeview home near Ruckle Park. Light filled studio, plus room for prof. office, or B & B. Gentleman's "Farm" of over 9 acres with pasture, beautiful woods, large greenhouse, barn, PLUS lake access! \$275,000 MLS. CALL PAT JACQUEST



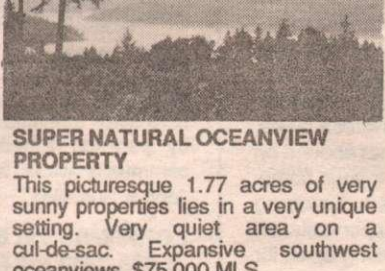
HOBBY FARM REDUCED IN PRICE
This large old style family home is situated on 5.77 acres, overlooking a small pasture, wandering creek, fruit trees, duck pond and 2 large outbuildings. Great hobby farm or Bed & Breakfast potential. \$137,000 MLS. CALL BECKY LEGG



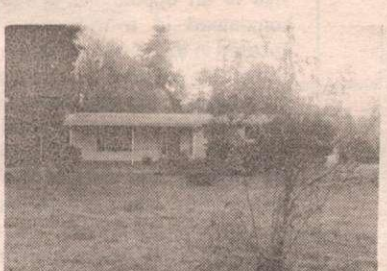
PERFECT LOCATION
1.82 acres on quiet cul-de-sac. Private parklike setting. An ideal spot for a permanent residence or seasonal cottage. Water system to lot line. Desirable area. \$55,000 MLS. CALL SARA FEE



PRICE REDUCED
Great little business located in the heart of Ganges. "Matt's Meats" is a well established business specializing in quality imported cheeses, meats and Salt Spring Lamb. Very good pedestrian traffic. \$34,900 MLS. CALL BECKY LEGG



AFFORDABLE CHANNEL RIDGE
Parklike setting waiting for a country home. Lovely area of fine homes, close to Vesuvius, golf, tennis and swimming. Serviced to lot line. \$63,500 LS. CALL FELICITY ANNE GRANT



SEAVIEWS & MEADOWS
Beautiful 48 acre property with double access Wright Rd. and Seymour Heights. Great farm and private park potential. Good grazing for animals. Offers to asking \$195,000 MLS. CALL JANET B. MARSHALL



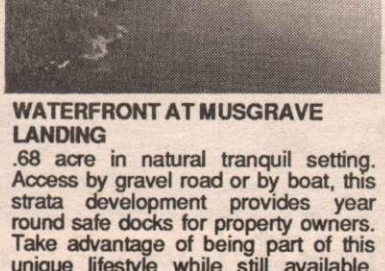
EXCELLENT BUILDING LOT
Located in highly desirable Vesuvius area, this .51 acre lot has gentle slope to seasonal creek. Partially cleared & leveled, and ready to build on. Power, water and cablevision to lot line. Sunny & warm south west exposure. \$44,900 MLS. CALL BECKY LEGG



QUALITY & COMFORT ARE YOURS
Newly built quality home, privately sited on 5 acres of sunny, arable land. Enjoy evenings by the fire, or soak in the luxury of a jacuzzi tub. Pine ceilings, tile flooring, custom cabinets, the latest appliances, and a super family room. \$192,500 MLS. CALL PAT JACQUEST



TEALE PLACE VESUVIUS OCEAN VIEWS
1.96 acres of view property in this distinctive subdivision of quality homes. Wind up the driveway to spectacular building site with adjacent level garden area. Sunny and quiet lot. 18 Teale Place. \$69,900. CALL FELICITY ANNE GRANT



WATERFRONT AT MUSGRAVE LANDING
.68 acre in natural tranquil setting. Access by gravel road or by boat, this strata development provides year round safe docks for property owners. Take advantage of being part of this unique lifestyle while still available. \$69,800 MLS. CALL BRIAN BETTS



COZY WITH LAKE VIEWS
Perfect as a weekend retreat, this cozy 600 sq.ft. log home is situated on a sunny 2.61 acre lot. Asking only \$110,000 MLS. CALL EILEEN LARSEN



CUTE & COZY
Great recreational property with .71 ac., seaview, 2 room cabin, workshop, garage and outdoor shower. Site to build main dwelling. A must see! \$69,500 MLS. CALL JANET B. MARSHALL

SUNSETS GALORE!
This 6.5 acre property has extensive views of Stuart Channel, is on piped water and offers good terms with vendor financing. For further information, call Eileen. Asking \$95,000 MLS. CALL EILEEN LARSEN

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PAUL TANNER
 Galliano Sales Rep.
 539-2002



VIRGINIA MARR
 Mayne Sales Rep.
 539-5527



FLYNN MARR
 Mayne Sales Rep.
 539-5527



JILL PIKE
 Mayne Sales Rep.
 539-2050



SUE FOOTE
 Pender Sales Rep.
 629-6417



JOHN FOOTE
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ALEX FRASER
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OUTER GULF ISLAND PROPERTIES

GALIANO ISLAND



REVENUE PLUS!!

3 bedroom main residence and 2 bedroom cottage with a combined \$500+ rent. Woodshed, chicken house, fenced, and wooded on 1.79 level acres. Private with sea glimpse. \$150,000 MLS.

PAUL TANNER or JANET MARSHALL
 at 539-2002



ACTIVE PASS VIEW

2 wooded acres bordering on Bluff Park. Views to Mayne Island and Active Pass. \$55,000 MLS.

PAUL TANNER or JANET MARSHALL
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WISE ISLAND HIDEAWAY

Boater's paradise on .42 acres with 100 ft. of lowbank beach. Water system, private, and views towards Galiano. Ready to build on. \$45,000 MLS.

PAUL TANNER or JANET MARSHALL
 at 539-2002

PRIVATE, WOODED ACRE

"Park-like" setting close to ocean access on a water system. Gentle slope with beautiful cedar and arbutus trees. \$45,000 MLS.

PAUL TANNER or JANET MARSHALL
 at 539-2002

WHALER BAY LOT

Semi-waterfront 1.64 treed acres on Whaler Bay and Strudies Bay Road. Close to stores and walking distance to the ferry. Court approval on offers. \$55,000 MLS.

PAUL TANNER or JANET MARSHALL
 at 539-2002

MAYNE ISLAND

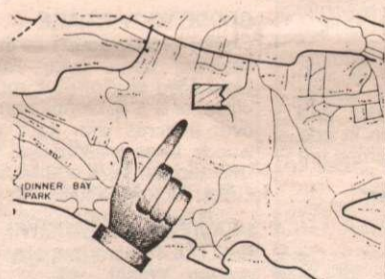


SECLUSION AND VIEW!!

\$165,000

This three bedroom basement entry home with 1680 sq.ft. upstairs and 721 sq.ft. downstairs is located on an acre of land with seclusion and ocean views. Modern kitchen, large bedrooms with ensuite in master bedroom, three decks, large windows to view from living room, dining room and kitchen. Roughed in central vacuum system, new carpeting throughout, large family room, this is an excellent buy for those looking for a larger home with seclusion and ocean view.

VIRGINIA & FLYNN MARR 539-5527
 Pager (24 hrs) 253-7596 #5073



FOREST HOMESTEAD

\$160,000 MLS

This is an opportunity to have a true forest homestead in a marvellous island setting. Located in the center of Mayne Island this level ground is covered in second growth forest. Walk through this wonderland of fir and cedar, step over fallen trees covered in green moss, listen to the thousands of birds that abound on the property and imagine this as your home. These large island properties are becoming increasingly rare and this is an opportunity not to be missed. Its kind will not be along again for a long time if ever. Call...

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OCEAN VIEW HILLSIDE

\$120,000 MLS

10 acres of incredible ocean views to south west and sweeping around to the north! This is forest land accessible by private road with hydro across the lot. Owner is anxious to sell immediately. This is an opportunity to own incredible view property. Make an offer! All reasonable offers will be considered. Call..

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 Pager (24 hrs) 253-7596 #5073

PENDER ISLAND

OCEAN VIEW LOT!!

\$47,500

Sunny, south-western exposure with OCEAN, ISLAND & LAKE VIEWS!!! On community water & sewer, with connection fees prepaid...& there's road access to a good level building site. Call...

JOHN & SUE at 629-6417
 or 653-3411 toll free from Victoria



PANORAMIC VIEWS!!!

\$139,000

...of the OCEAN, the ISLANDS, & the MOUNTAINS. This immaculate 2 bdrm, 1-1/2 bath home features a full length sundeck on the south side with glass doors to the spacious living-dining room. Vendors are motivated! Call...

JOHN & SUE at 629-6417
 or 653-3411 toll free from Victoria

OCEANFRONT!!

\$299,000

...over 10 acres, with 427' of accessible OCEANFRONT!! Arable land, selectively cleared with several building sites, room for a pond, AND a foreshore licence for excellent moorage in Browning Harbour. Call...

JOHN & SUE at 629-6417,
 or 655-3411 toll free from Victoria

ACREAGE!!!

\$39,900

2.19 acres in a high sunny location, surrounded by park on 2 sides. The road is in, and community water is available. See this with John & Sue. Call...

JOHN & SUE at 629-6417,
 or 655-3411 toll free from Victoria

VIEW PROPERTIES

Mountain & valley view, with driveway...\$24,500

Ocean view, on quiet cul-de-sac.....27,000

Ocean view, with easy access.....29,900

Ocean view, driveway in, house-site.....35,000

Ocean & valley view, driveway, cul-de-sac..37,500

All these lots are on municipal water. I also have non-view lots for under \$25,000. Call....

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ALEX FRASER at 629-6494

SATURNA ISLAND



LOW BANK WATERFRONT

Over 250' of Boot Cove waterfrontage, prime for the boater! Older 2 bedroom character home has great potential. .81 acre lot with fig trees, monkey tree, and a variety of others. Would suit the avid gardener. Just a short walk to ferries. \$155,000. Call...

DON PIPER 539-2121

ACREAGE AND VIEW

Cottage needs just a little finishing, but what a fantastic view over Georgia Strait to Vancouver and White Rock. Over 3 acres to build gardens, orchard, etc. Only \$79,000. Call...

DON PIPER at 539-2121

EXCEPTIONAL WATERFRONT

Veruna Bay, part of the original 1870 Payne Homestead, has one of the finest low bank sandy beaches in the Gulf Islands. This is the first time that 200 feet of waterfrontage in the unique bay has become available. Only ONE lot of 1.1 acres will be sold.(Don't wait! 10 years from now \$250,000 will seem like an irreplaceable bargain). Call...

DON PIPER at 539-2121

CHANNEL VIEW

Beautiful level lot with excellent view over Tumbo Channel. Sunny location ready to build. Hydro connected. Well & pump installed. Driveway cleared. .88 acre for only \$49,000. Call...

DON PIPER 539-2121



WATERFRONT COTTAGE

Cozy 3 bedroom home with stone fireplace overlooking Boot Cove needs some TLC but great potential. 135' of waterfront, build your own dock. Excellent moorage, has good site to build artistic studio. \$125,000. Call...

DON PIPER 539-2121

COMMUNITY



FOOTBALL FANATICS: This year's "snow bowl" was held Boxing Day in Ganges. These big kids spent several hours sliding around to the goal line.

Driftwood photo by Derrick Lundy

Resolve to overcome any financial apathy

Apathy is a disease. It is worse in many ways than cancer, or meningitis or heart disease because it is almost impossible to detect and medically it is not treatable.

Many people are currently suffering from financial planning apathy.

By TONY HUME
Chartered Accountant

As we head into 1991, we are faced with many challenges in an increasingly complex world. The level of uncertainty in virtually every area of our lives has never been greater yet the majority of us continue to hide our heads in the sands of obscurity.

Technological advances double every few years. World political ideology is transformed almost overnight. Socio-economic patterns brought on by an older, healthier population are altering pension and consumerist patterns dramatically. The world is on the edge of financial despair brought on by unabated expansion financed by incredible debt. Politics locally and nationally have brought on a new meaning to the term white collar crime.

My premise for writing this article is to motivate some of you to action. I am saying that it is not too late to step forward positively to accomplish our goals, to begin to get our house in order.

The only one who can successfully diagnose apathy is *you*. Once diagnosed there are many sources which can aid in successful treatment.

If you can answer *no* to any of the following questions you are suffering from financial planning apathy:

- You comfortably meet your monthly budget expenses out of monthly earnings?
- You know exactly what your total debt owed is?
- You know exactly what your net worth totals?
- You have prepared an up-to-date will?
- Where there are dependants involved and you do not have large savings, you have purchased life insurance to provide for the dependants upon your untimely death.
- You have written financial goals for savings, for your children, for retirement or for emergency?
- You have a plan to accomplish your financial goals.

Successful people are generally not financially apathetic. On the contrary, they are motivated to continually assessing and reassessing their financial spectrum.

How does one achieve financial "success" without winning the 6/49 or inheriting a fortune from a deceased relative?

out of bed earlier one day and say "enough is enough. It is time to do something about my situation." This step is critical but the next is key. After diagnosis comes the treatment. Where to get the help?

There are many sources.

Hundreds of excellent books have been written on the financial planning topic. These will help if you are really keen and have made up your mind to do something.

Trusted friends or family who have successfully managed their affairs could be good mentors.

An independent professional advisor, someone not tied to any financial products, is an excellent starting point. Ask your banker, or your lawyer or your successful colleague, who he/she would recommend to get you started.

One thing for sure. Whether you have \$1 or \$1,000,000 in the bank or under your pillow, the rules of financial and investment planning have become complex, confusing and challenging. But don't let these complexities scare you into deeper apathy.

Instead of financial apathy, next year's article for you can be called "On the Way to Financial Independence." Believe it or leave the TV on.

My personal guarantee...

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

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Thanks for your patience

When we get wind, rain, ice or snow in British Columbia, trees and tree branches can come down. And often they fall on power lines.

When power is knocked out, a crew is dispatched as soon as possible to locate and correct the problem. If a tree is on a power line the crew must first clear it away. Then they can repair the line and restore power.

We work as quickly as possible. We bring in crews from many areas and use contractors extensively. But it still takes too long to restore power if many trees are down, or the trouble is in an isolated area.

Hydro's priority is to restore service where outages are affecting the largest numbers of customers, and deal with single outages later. Outages in remote or hard-to-reach areas naturally take longer, but our goal is always to restore service as quickly as possible.

Our responsibility is providing power. But property owners can help us enormously by ensuring that trees and tree branches are kept well away from power lines.

Recent severe weather conditions caused many such interruptions. Your cooperation and understanding is appreciated.

Thank you.

BC Hydro



COMMUNITY

Leek soup is tasty, salubrious and filling

"Wanted: a good woman who can cook, clean fish, dig worms, and who owns a good boat and motor. Send photo of boat and motor."

There was no hint as to the identity of the author of this intriguing notice. Perhaps he (or she?) was familiar to everyone who read the wall of the general store. Morriss Rees, the Welsh poet who knew everything about this part of the island, lived up the road; but he was out. It was enough, though, to make me forget all about the Women Of My Dreams and to start thinking about Leeks.

This fragrant and versatile vegetable, which is a staple of Celtic cookery wherever Dylan Thomas is read, is in prosaic reality a species of onion. Like chives and garlic, leeks have an odour that is pungent, though not athletically. Leeks can substitute for onions, the green tops can pass off as chives, and leeks can do duty as a green vegetable when other onions would first impress, and then repress.

Like the Welsh national rugby team, leeks are tough and flourish in the most appalling weathers.

Another appalling case, the mad emperor Nero, was fond of leeks. Every day he ate a bowl of leek soup in the belief that leeks were good for the voice. (Is THAT the Welsh Connection?) In the sense that leeks are shot through with vitamin C, Nero was correct. The result was that everybody who had to listen to him wished Nero would forget about the leeks and get laryngitis instead.

Leeks have been cultivated since Ur and the Gardens of Babylon. (I've always wondered if the Babylonians had speech impediments). They were nibbled by the sweating gangs who built the pyramids and by the ecstatic soldiers who followed Alexander to India.

The ancients enjoyed leeks in many recipes which you may read up on in my book *Roman Cookery*. Some of the 17 which have survived history are: beans and leeks in raisin sauce; fish fillets with leeks and coriander; peas with leeks in basil wine sauce; peppercorn leek sauce for braised meats; quinces stewed with leeks; veal with leeks, apples and broad beans.

Modern descendants in Italy are crema di porri (plus potatoes); porri gratinati made with parmesan and bread crumbs; leek pancakes; and leeks sauteed with garlic and olive oil, then finished in a white wine sauce.

The Chinese heard about leeks and began to cook them every winter with lamb, pork and chicken. Good Chinese restaurants still do this, with fermented black beans.

Mediaeval Europe continued to be mad about leeks, which many people regarded as a vegetable that could promote fertility. "Leekes with Walnuts" consisted of leeks and walnuts simmered in beef broth and white wine, and seasoned with salt, sugar, and vinegar.

The French meanwhile began making leeks with a bechamel sauce, deep-fried

Country Gourmet

JOHN EDWARDS

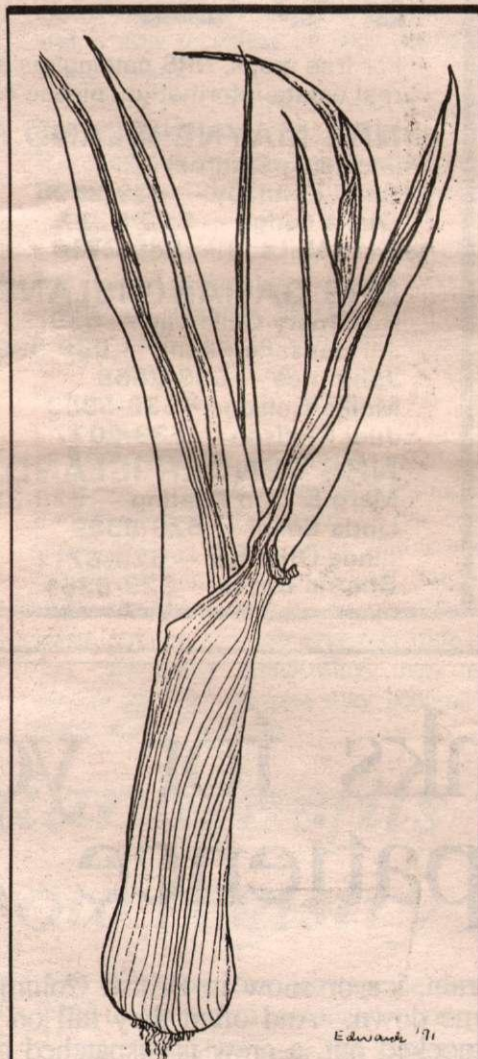


them, cooked them au gratin, or simply boiled and served them with a little butter and fresh parsley.

But when the weather is grisly and about the only thing the government hasn't thought of taxing is the flu, you'll need something to help you forget the forthcoming seven per cent penalty on cookbooks and history. Try making Leek Soup the way my wife Gillian does. Excellently.

Leek Soup

- 1/2 cup chopped onion
- 5 leeks, cut up, greenly
- 1 celery stalk, chopped
- 1 grated carrot
- 2 cups diced potatoes
- 3 cups chicken stock
- 1/2 tsp sugar
- nutmeg, a pinch
- 1/4 tsp curry powder, (for the adventurous)
- 2 cups milk



Leek soup will help you overcome the taxation blues. Drawing by John Edwards.

Saute the onion in butter until it clarifies and sweetens. Add the leeks; but be sure to include the green tops. Now throw in the celery and saute the whole lot for 15 minutes while reading "Poem in October," and getting very stirred up between stanzas.

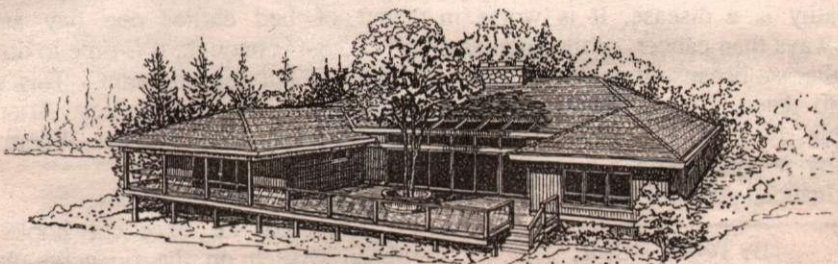
Now put in everything else except the milk and the poet (who was pretty well stewed anyway) and cook that for 30 minutes, just about as long as it takes my students to understand "In My Craft Or Sullen Art."

Add the milk. Now stir, cook, puree and serve.

A traditional leek soup survives in Scotland under the title "Cock-A-Leekie." It relies upon five pounds of leeks which must be partially reduced through cooking and thus give tremendous body to the dish so that it becomes "very thick with leeks." I believe it! A whole boiled fowl is required, not the mild chicken stock we use. And not just any bird, either. You must obtain the loser in a cockfight because its sinews will be firm . . .

This is the kind of soup which is immortalized by Dr. Johnson when he said: "I don't care how soon I eat it again." This is as near as he ever gets to a rave.

Whichever way you cook it, Leek Soup is tasty, salubrious and filling. After two bowls and a quarter loaf of bread you will need no other food.



Planning and building your Dream Home can be a happy experience but there can be disappointment if it doesn't turn out quite as visualized. This is often caused by sketchy plans, because even the best Builder can't read your mind. We combine our ideas and experience with your wishes and produce very specific plans at reasonable cost. That's Dream Insurance!

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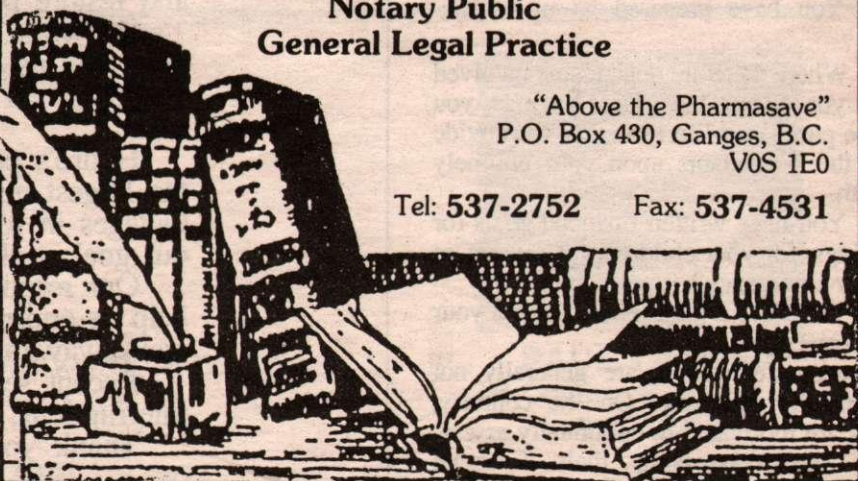
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COMMUNITY

Canadians will receive a New Year's gift from the federal government when pensions and family allowance benefits are increased in January.

Old Age Security, Guaranteed Income Supplement and Spouse's Allowance benefits will rise by one per cent on cheques issued in January. The annual adjustment in 1991 Canada Pension Plan benefits will be 4.8 per cent, based on the Consumer Price Index which is Statistics Canada's cost of living measure.

The maximum Old Age Security pension will be increased to \$354.92 per month from the present \$351.41.

The maximum monthly GIS payment for single, low-income pensioners will go

Pensions, allowances increased for new year

up to \$421.79 from \$417.61. The maximum for low-income married people will rise to \$274.73 from \$272.01 for each spouse.

Needy people between the ages of 60 and 64 who are married to GIS recipients and receive the Spouse's Allowance will receive a maximum of \$629.65 instead of the former \$623.42. The maximum

Widowed Spouse's Allowance will rise to \$695.14 a month from \$688.26.

For those who become eligible for Canada Pension Plan benefits in 1991, the maximum monthly retirement pension at age 65 will be \$604.86. A contributor can begin receiving the pension at age 60 at a reduced rate.

The lump sum death benefit will be a

maximum of \$3,050 for survivors of contributors who die in 1991.

Canada Pension Plan benefits are based on a person's actual earnings and contributions for the period during which that person could have contributed to the plan. The maximum contributions are \$632.50 for employees during 1991, based on an income of \$30,500.

Monthly family allowance cheques will increase by 60 cents to \$33.93. The 1.8 per cent increase comes as a result of the consumer price index being 1.8 per cent in excess of three per cent.

Family allowance benefits are paid to some 3.7 million Canadians on behalf of 6.7 million children.

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4.99 acres, end of Hillcrest Drive—in its natural state. Pick your site and your view. \$79,000 MLS.

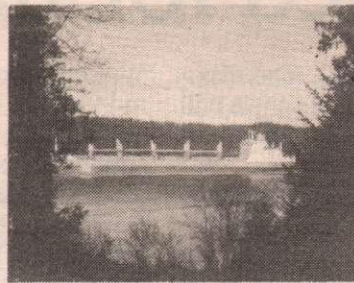
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MLS GOLD AWARD WINNER

SUNSET DRIVE WATERFRONT



Private with superb views—moor your boat off this low bank property—enjoy the swimming or the tranquillity of the one bedroom main house with its large living/dining room with fireplace, along with its 1100 sq. ft. guest wing. \$369,000 MLS.

OCEAN VIEW 1 BR HOME WITH LARGE WORKSHOP



Ideal for the craftsman—25'x30' workshop, insulated with 2"x6" walls, 10' ceiling plus 8'x14' addition. All this and 1 bedroom 465 sq. ft. suite, older foundation where single family home could be built plus a 20'x35' deck. \$119,000 MLS.

SPACIOUS FAMILY HOME



Enjoy all day sun in this 5/6 bedroom family home situated on a half acre with view, near Vesuvius. Large sundeck, oak kitchen, wood floor in dining area, skylights, three bathrooms and daylight basement with rec room are just some of the features of this 2688 sq. ft. home. \$159,000 MLS.

SEASONAL CREEK & FERNS

On a park-like .67 acre lot in area of fine homes. Excellent soil for garden enthusiasts. Serviced with hydro, water and cable. \$38,000 MLS.

LYNN SCOTTON
537-5186

PRIVATE AND PEACEFUL

Quiet 4.95 acres, driveway to cleared building site, water, hydro & telephone. \$44,000.

RARE VIEW LOT

Spectacular views of St. Mary Lake, 0.4 acre, cleared, serviced. \$59,500.

PETER LAMB
537-4859

CHARACTER WATERFRONT HOME



This delightful older well maintained 3 BR south facing waterfront home has porches, patios and paths leading down to the water's edge and deep water year round moorage. There's a separate heated 825 sq. ft. studio/workshop, a garden with a grape arbour/greenhouse, fruit trees and a rose garden. This charming property is within walking distance of Ganges—or you could row! \$329,000 MLS.

A WONDERFUL WEEKEND WATERSIDE RETREAT



This older well-maintained 2 BR cottage is sited almost at the water's edge on Booth Inlet. There are good views down the inlet and wonderful summer sunsets. The land is flat, nicely treed and very gently sloping to the water. There are a number of useful outbuildings which complete this exceptional retreat property. \$150,000 MLS.

DAVID DUKE
MLS GOLD AWARD WINNER
653-4538

100 HILLS HOME WITH VIEWS



This well built home offers one level living with 2 bedroom guest suite, full daylight basement that includes spa, workshop, rec area, plus splendid views of outer islands, featuring 3 deck levels, leaded windows, double garage, unique fireplace with carved oak mantel and much more. Call Santy.

\$295,000 MLS

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MLS GOLD AWARD WINNER

ELEGANT NEW HOME PANORAMIC OCEAN VIEW



A beautifully appointed and superbly finished (1990) west coast style home of approx. 1800 sq. ft. on the main floor with almost 1000 sq. ft. on the lower level for future development. An expansive deck runs the full length of the house with a breathtaking view from the north shore mountains to Mount Baker in Washington with Active Pass and the Outer Islands in between. This deluxe home (in every aspect) represents incomparable value at \$289,000 MLS.

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- long term lease available
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- adjacent to new Arts Centre
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\$99,000 MLS VALUE

- 3 bdrms, 3 baths
- fenced areas
- heatilator fireplace
- separate bldg for potential studio
- Call Ann Foerster or Arvid Chalmers



SUNNY FARM ACREAGE DESIRABLE SOUTH END

\$175,000 MLS - 4.94 ACRES

- large family home-5 bdrms
- established Bed & Breakfast
- close to lake and ocean
- quiet pastoral setting
- Call Arvid Chalmers



BEST BUY WATERFRONT SUNNY LOCATION

\$139,000 MLS

- tidal waterfront
- cute 2 bdrm cottage
- great get-a-way
- excellent retirement
- Call Maggie Smith



NORTH END FARM ACREAGE TRINCOMALI CHANNEL VIEWS

\$179,000 MLS 5.1 ACRES

- well built & insulated 2 level
- plus guest cottage now rented
- 15000 sq.ft. deer fenced garden
- spring fed pond - bright, sunny
- over 40 mature fruit trees
- Call Arvid or Kerry Chalmers



QUALITY EXECUTIVE HOME SEAVIEWS OF SANSUM NARROWS

\$249,000 MLS

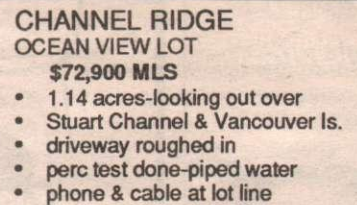
- 3br, 3 baths, paved drive
- delightful decor
- finished daylight basement
- private .68 acre, SW exposure
- finished garage & dbl carport
- Call Maggie Smith



MARVELOUS VIEWS SUPERBLY BUILT HOME 3.05 ACRE

\$380,000 MLS 3,156 SQ.FT.

- views of St. Mary Lake and Sansum Narrows
- hardwood floors
- radiant heating
- swimming pool & sauna - 3 baths
- Call Arvid Chalmers



CHANNEL RIDGE OCEAN VIEW LOT

\$72,900 MLS

- 1.14 acres-looking out over Stuart Channel & Vancouver Is.
- driveway roughed in
- perc test done-piped water
- phone & cable at lot line
- Call Carol Fowles



ST. MARY LAKE BEAUTY SOUTH FACING LAKESIDE HOME

\$329,000 MLS

- 2.46 sunny acres
- 2 bdrm + self-contained suite
- 3300 sq.ft. home
- oak trim & polished brass
- 3000 gal. day water license
- Call Arvid Chalmers or Wynne Davies



"CAMELOT" .50 ACRE

\$65,000 MLS

- water system, hydro, septic in
- small vacation home
- walk to public dock
- some ocean view
- Call Amy Goodwill

CHANNEL RIDGE VIEW LOT

\$72,900 MLS

- 1.14 acres-looking out over Stuart Channel & Vancouver Is.
- driveway roughed in
- perc test done-piped water
- phone & cable at lot line
- Call Carol Fowles

SOUTH SALT SPRING ISLAND 160 ACRES - 1/4 SECTION

\$495,000 MLS

- subdividable land
- act fast
- Call Arvid Chalmers

QUIET & SECLUDED-20 AC. JUST MINUTES TO TOWN!!

\$105,000 MLS

- great potential-subdividable
- driveway into cleared building
- site-perc test done
- well suited for hobby farm
- Call Carol Fowles Today

SPECTACULAR VIEWS!! 30 ACRES ON MT. BELCHER

\$275,000 MLS

- cottage at entryway
- roads leading to prime view
- site - Howe Sound! Vancouver!!
- 2 spring fed ponds - arable areas
- one of a kind property
- Call Carol Fowles or Arvid Chalmers

ST. MARY LAKEFRONT SINGLE LEVEL HOME - 1 ACRE

\$219,000 MLS GREAT VALUE!

- 2 bdrm plus den
- swimming pool - loads of deck
- space to enjoy outdoors
- double carport with workshop attached
- Call Arvid Chalmers