

DOLLAR SENSE

Do a thorough check before buying cottage

By Keith Robinson, CA

The cottage bug is biting you. You rented for the summer and had a great vacation -- so now you want to buy.

Well, September is a good time of year for bargains in cottages. But, whatever the season, there are some elementary things to keep in mind to help you get exactly what you want.

You should spend at least a weekend in any area you are considering, to find out

General financial advice by members of the Institute of Chartered Accountants of Ontario.

what it has to offer. You may want to buy in the locality where you rented. Well, you're a step ahead. If you're going to a new area, check it out. Read the local papers, visit the chamber of commerce and talk to as many people as you can.

When you think you've found what you like, go to the area municipal offices and check out the zoning by-laws. You don't want to find a prospective subdivision on your doorstep; a road allowance or a 66-foot shoreline allowance dating from the days when lumber companies were granted such access.

And of course, check the taxes.

If you are just buying a lot, make sure that the health and building by-laws allow you to build. Anti-pollution regulations make it worthwhile to pay the \$15.00 to have an inspector check the lot before purchase. You might find it would take \$1,000 or more worth of fill for a septic tile system.

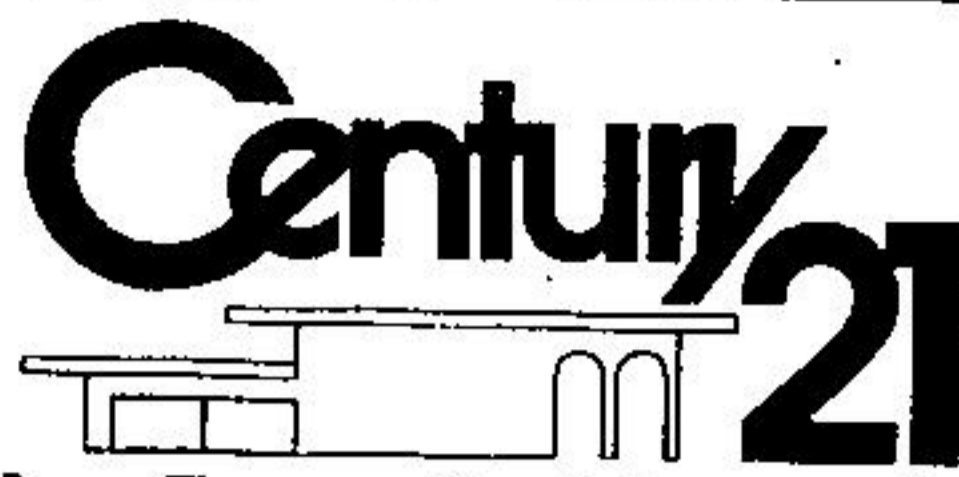
If you plan to use your cottage year-round, again make sure it is allowed under the municipal by-laws. Some municipalities restrict full-time occupancy to buildings with access to fully maintained roads and school-bus routes.

There are courses and information available from the Federation of Ontario Cottagers Associations, in Toronto. You may want to get further tips from them. Their phone number is 284-2305.

Mr. Robinson is the Institute's director of professional development.

VIP REFERRAL SYSTEM ALL ACROSS NORTH AMERICA

877-0155



Jon Zorge Real Estate Inc.
MEMBER BROKER

OVER 6000 AFFILIATED OFFICES
OVER 70,000 PEOPLE WORKING
FOR YOU

457-2624

ROOM TO ROOM

114.57 acres to be exact with a 3 bedroom home. Includes a barn, open shed, implement shed and 2 storage rooms. Asking \$225,000. Give Coring a ring 421

BEAT THE HIGH COST

of living with this 4 room mobile home. It features a large lot and all appliances. Recently reduced to \$17,900. You can't beat it for value. Call Sally 424



RENOVATED OLDER 2 STOREY

has 3 bedrooms, fireplace in living room, separate dining room, eat-in kitchen and attic for storage. Near GO. \$57,500. Call Anne Peto for an appointment 417



HILLSIDE HAVEN

a 4 bedroom home on a lovely treed hillside lot featuring a big eat-in kitchen adjacent to a cozy paneled family room with fireplace. Detached 2 car garage. Asking \$74,900. Call Jon for more details. 420



SMALL TOWN LIVING

A friendly village setting for this older home on a 1/2 acre lot with mature trees. Barn 20 x 30' with loft. A great spot for commuters. Priced at \$74,900. Call Arlene for viewing 425



"ONE OF A KIND"

Check out all the features of this 3 bedroom bungalow:

1. Panneled rec room
2. large games room
3. cathedral ceilings in L.R. and D.R.
4. all drapes
5. broadloom where laid
6. unique design

430



SPECIAL OF THE WEEK

HOT OFF THE PRESS!!!

3 bedroom bungalow with garage set in under one acre, partially finished rec room, workshop, 2 baths, broadloom where laid and paved drive. Lovely to look at and lovely to live in. Priced at \$62,900. Call Al Currie 416



A MUST TO SEE

is this newly decorated 3 bedroom bungalow with such features as 3 baths, 1 1/2 car garage, finished rec room with fireplace and a walkout to brick patio. Priced at \$85,000. Give Al a call. 418



EXECUTIVE LIVING

A real unique model set in amongst a beautiful treed lot with Credit River running through the rear of property. Lots of features make up this custom built home. Call Jon for an appointment which proves "seeing is believing." Asking \$135,000. 422

NEW HOMES OF DISTINCTION

quiet exclusiveness . . . country atmosphere with urban amenities . . . a lovely natural setting in the trees . . . large lots . . . one of a kind homer . . . all within our gates! Priced from \$102,000 and up . . . Jon Zorge will help you decide on your choice. 428

A GREAT BEGINNING

an ideal 4 room home on an oversized country lot. Just minutes north of Erin on paved highway. Low down payment, recently reduced to \$34,900. Call Arlene 429

PICTURESQUE BUILDING LOT

1/2 acre hillside lot, grand view of Credit River and valley below. Will build to suit or buy outright. \$39,900. Call Jon. 431



DOLLAR DAZE

What a beauty is this 3 bedroom brick and aluminum backsplint with carport. Large finished Tudor style rec room with fireplace, above ground pool and cedar deck. Nicely landscaped and newly decorated and only \$68,500. Call Audrey 419



LIGHT UP YOUR LIFE

When you see this 3 bedroom home with 2 baths, main floor laundry room and family room with fireplace and an above ground pool. Large barn and tool shed. A must to see. Call Sally or Arlene for more info. Priced at \$97,900. 423



COUNTRY CLASSIC

an 1895 fieldstone house with new roof, complemented by 59 rolling acres, spring fed ponds and cedar bush. Excellent bank barn, great potential for a horse farm. Asking \$139,900. Call Arlene about this one. 426



JUST RIGHT FOR MR. HANDYMAN

Large older home on a lovely treed lot in a quiet village. Interior needs decorating but the exterior is maintenance free aluminum. Priced at \$49,900. Call Audrey 427



Jon Zorge Real Estate Inc.
MEMBER BROKER

We're the Neighborhood Professionals.™

- | | |
|-----------------|----------|
| ANNY DRISCHLER | 877-9349 |
| AUDREY DAVIES | 877-8357 |
| ANNE PETO | 877-9258 |
| CORING DEPAOLI | 877-7976 |
| SALLY REED | 877-4350 |
| ARLENE SHORTILL | 877-6839 |
| JON ZORGE | 877-5345 |
| AL CURRIE | 877-4133 |

10 MOUNTAINVIEW RD. S.

877-0155
457-2624

WE SPEAK ENGLISH, FRENCH, GERMAN & DUTCH.

CLASSIFIED ADS For 1001 things

