

PLAN OF THE WEEK

Three bedroom luxury home

Plan No. P6-3-143

This three bedroom family home features luxury, and privacy in its functional design.

The exterior illustrated is a combination of vertical board and batten, plus brick facing in the porch area. All windows have shutters, and removable sash grids adding the decorator flair, while still making cleaning easy.

The covered front entry opens to a compact foyer, with an open stairway leading to the upstairs. The guest coat closet is neatly tucked under the stairway, to make the best use of space.

The large living dining area has false beam ceilings, and a fireplace. Sharing the same chimney is the fireplace which opens into the family room. The entire mass of the fireplace is away from exterior walls, to ensure that there will be less heat loss, an important factor now, and perhaps even more important in the future as energy becomes more and more expensive. The family room also has sliding glass doors leading to the back patio.

The kitchen is "U" in shape, a very popular design which makes meal preparation efficient and a joy.

The utility room, located next to the kitchen has the washer and dryer, and a closet at the rear entrance. Stairs lead up to the spare room over the double garage. This space would be perfect for a games or party room, or

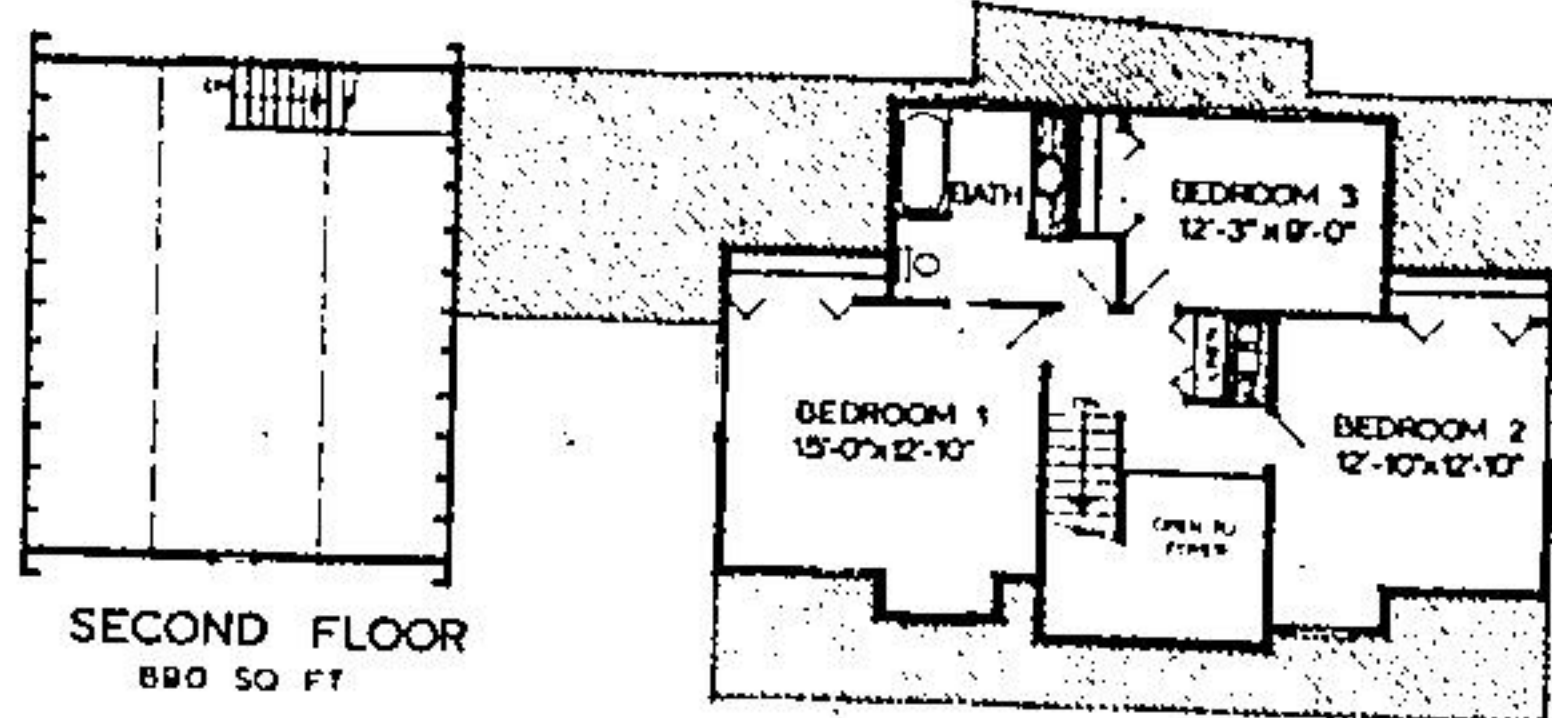
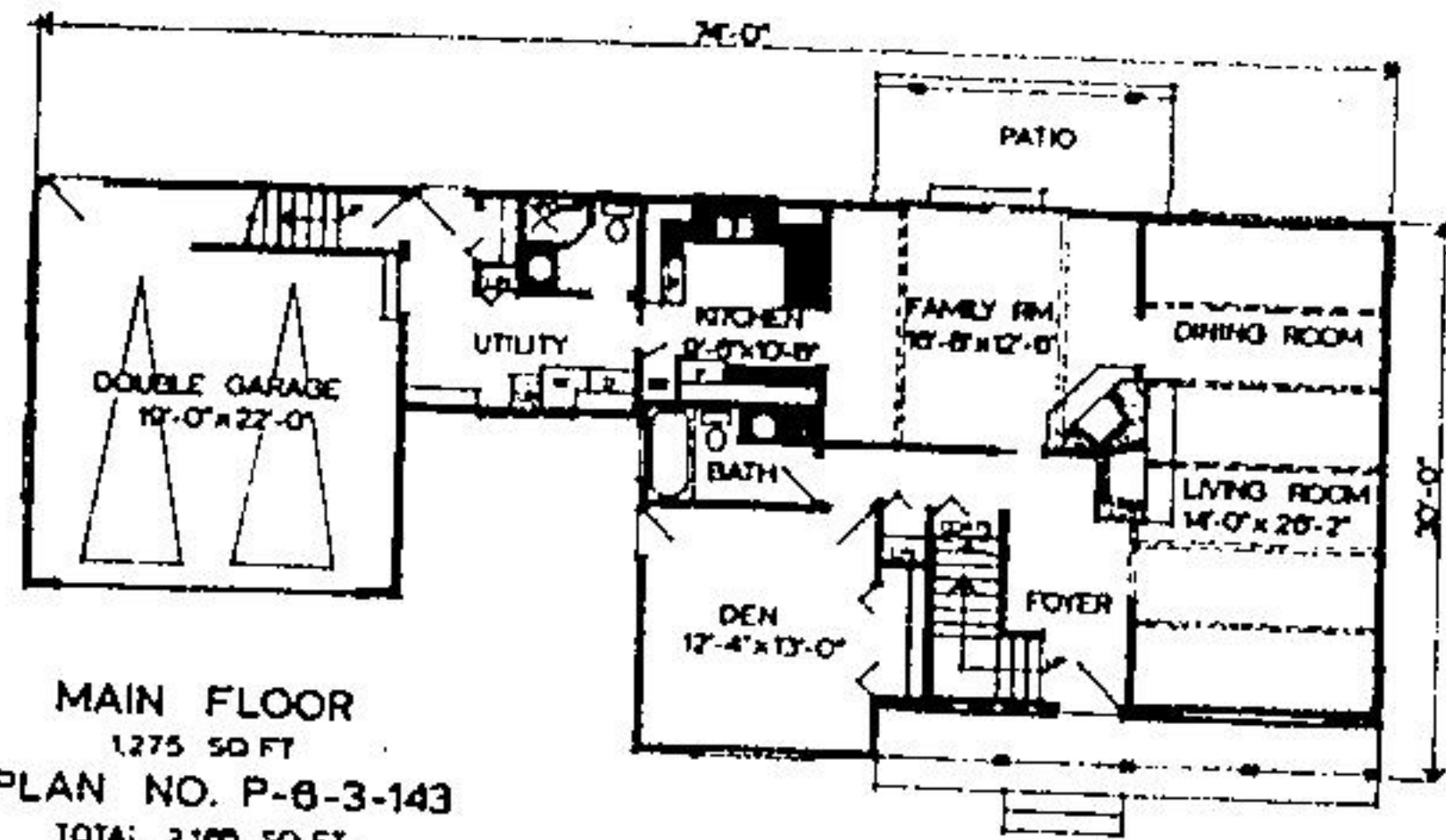
a stereo room because of its location away from the rest of the home.

Also on the upper floor level, the bedroom area is secluded from the rest of the house. The large three piece bath has a private entrance from the master bedroom through a pocket door, as well as a hallway door. The hallway is open to the entrance foyer below, which creates a spacious feeling.

The furnace and hot water heater are located in the crawlspace. To install the facilities in this space will require at least four and a half feet of headroom for the furnace area. Access to this area is shown on the plans through the back of the guest coat closet at the entrance. If your lot allows, this plan can be easily adapted to include a basement.

Plans for design No. P6-3-143 may be obtained at a cost of \$100 for a set of three and \$9 for each additional copy. Allow \$2 to cover postage and handling.

To view more than 100 well-designed quality homes of every type, send for the current publication of the Home Plan Catalogue, available for \$2.60 (\$2.25 plus 35c postage and handling). Make all cheques and money orders payable to "Plan of the Week", and mail to: PLAN OF THE WEEK, The Georgetown Independent Or Acton Free Press, 324 Columbia Street, New Westminster, B.C. V3L 1A6



DOLLAR SENSE

Regular savings plan key to home ownership

By Jack Boulbee, CA

Open a savings account. Deposit \$20 a week and in a few short years you'll have enough money to buy your own home.

That's all it takes -- the discipline of committing that \$20.00.

Saving regularly is basic, and it is the only reliable way to accumulate the money you need for a down payment. Here's a suggestion to help you save:

Don't regard all your money left over after you have paid your rent and your other fixed monthly payments as available for spending. Indeed, think of

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

at least a small part of it -- that \$20 to \$25 a week -- as absolutely untouchable. Consider it just as unspendable as your rent money.

Use your savings to buy a Registered Home Ownership Savings Plan. Each \$1,000 contributed -- the yearly maximum -- brings an immediate income tax deduction. If you are in a 40 per cent tax bracket, your taxes will be reduced by about \$400. In other words, for every \$1,000 saved, you will have about \$1,400 -- depending on your tax bracket -- as well as the

8 per cent or so interest paid by the plan.

If you save at the same rate for five years, you can accumulate about \$5,866 which will have cost you only \$3,000 in out-of-income savings.

And married couples can each have their own RHOSPs. Their accumulated savings in five years time would be almost \$12,000.

For only \$20 a week. But the savings don't stop there. Once you've saved enough for a down payment, you'll use your unspendable rent-and-savings money for mortgage payments.

Initially the payments may be higher than your rent-savings total, but as time goes on, mortgage payments will decrease against your income. Generally, mortgages tend to remain static over the years while rents continue to rise.

Mr. Boulbee is with Coopers & Lybrand, Toronto.



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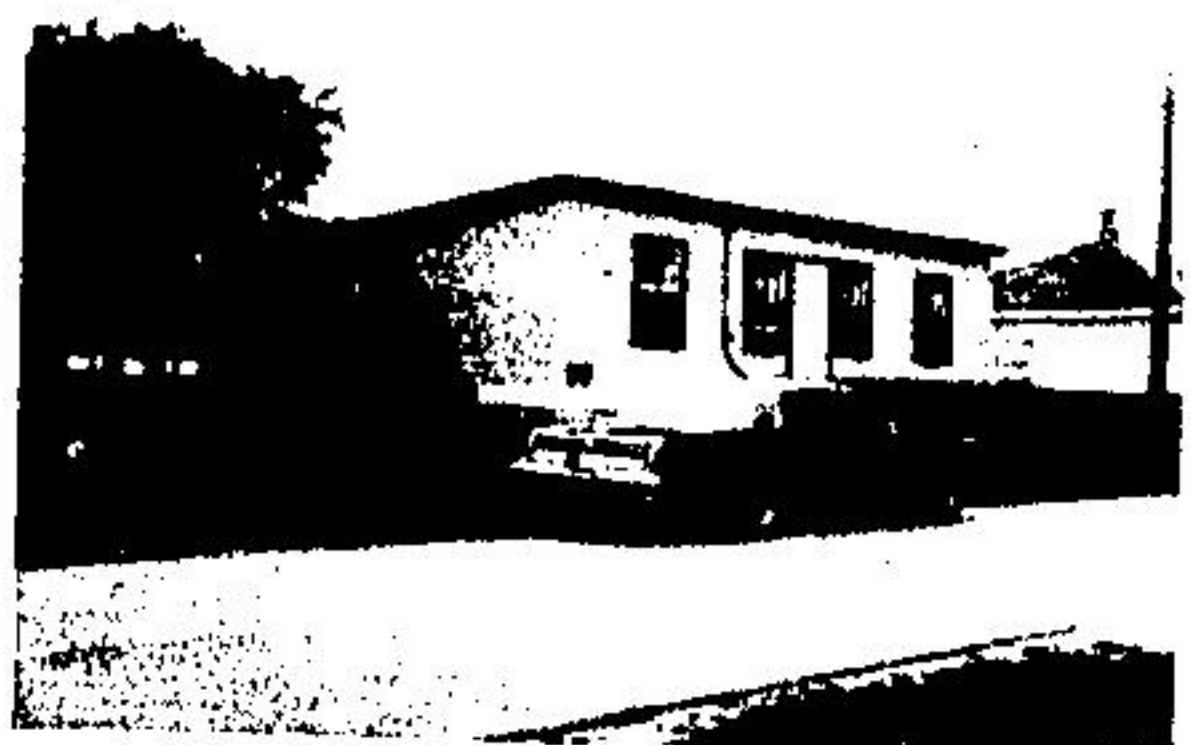


853-2086



FAIRY LAKE AREA

This attractive split level home is located in a prime residential area and features 3 bedrooms, large bright kitchen, broadloomed living and dining area, finished rec room with bar, and it's set on an attractively landscaped lot with paved drive. Asking \$59,900.



ONLY \$44,900.

The perfect starter home on attractive lot on a quiet street. This spotless bungalow features four bedrooms, bathroom, large kitchen, den, full high and dry basement, garage and a paved drive. Try an offer.



INCOME - INVESTMENT

Property fully rented and showing a good return. Centrally located in Acton this duplex features one, two bedroom and one, three bedroom apartment. Large lot, good financing available, an ideal opportunity to let your money work for you. Asking \$44,500.



CUTE AND COZY

This 5 room brick bungalow is centrally located close to all amenities. It includes 2 bedrooms, large kitchen, sun porch, full basement and would be very economical to maintain. Asking \$40,400.