

# PARADE OF HOMES

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If urban growth continues at the pace that has marked the last century as Canada changed from an agrarian to an industrial country, by the year 2000 only 5 per cent of the population will be rural dwellers. At present 30 per cent of the population falls into that category the remaining 70 per cent are city dwellers.

Despite its almost 4 million square miles of territory, unlike the United States, Canada is not a nation of several large cities. In fact, if present trends continue, of the 96 per cent of the population who would be living in cities by the year 2000 most of them would be concentrated in three or four large centres like Montreal, Toronto and Vancouver and to a lesser degree in expanding cities like Calgary.

This trend has had a marked effect on the price of houses in the large cities affected by influx of people from rural areas and smaller centres. As the population of the urban giants increases, so does the price of houses.

The reason is not difficult to find. As land surrounding these centres becomes scarcer, its price increases and it is not uncommon for the price of the lot on which a house stands to represent 50 per cent or more of the house-lot package price. It is an elementary economic law that scarcity exerts upward pressure on the price of commodities.

Therefore, it is easy to see why the price of houses in Vancouver are much higher than the national average. It is sandwiched between the ocean and the Rocky Mountains, making whatever land that is available an extremely valuable commodity.

Toronto likewise is waterlocked on its southern border, making land inside the city and on its northern border more valuable as vacant land within the city becomes rapidly depleted.

Calgary is also experiencing growing pains and this city with Toronto and Vancouver have the highest average house prices in Canada.

"The now familiar problems associated with urban living are going to multiply - especially if Canadian cities follow the pattern of many large U.S. cities," Marcel Lessard, federal minister of regional economic expansion, predicted in a recent speech.

Jobs and more house construction follow the concentration of plant locations and so the big cities get bigger and, Lessard said, the problems of congestion, pollution, personal alienation, serviced land shortages, housing problems and social unrest are inevitable.

Meanwhile, the population of many small communities across Canada has been falling as industry locates elsewhere. Some face the threat of virtual extinction. Property values fall as people move away and though there may be bargains they are not matched up with employment opportunities. But they may be bargains for retired couples or families prepared to commute.

In an attempt to turn the tide so that the present projections for the year 2000 won't become a reality the federal government has for some time intervened to try to better balance economic growth.

"There has been a concentration of plant locations in large urban centres to the point where Southern Ontario, for example, accounts for almost half of all Canadian employment and output in manufacturing industries," said Lessard. "These activities are expanding in that area at rates greater than those prevailing in the country as a whole."

Many examples of government intervention to encourage development of different parts of the country are a part of history. But

recent intervention, according to Lessard, had been designed "to promote greater freedom of choice for individuals and to increase the opportunities available to Canadians to work in different regions at different jobs offering long-term security and income stability."

In short the aim of the federal government is to encourage small communities to grow and prosper if they have the potential to do so.

Of course, taxpayers' money is spent to accomplish the government's objective in constructing roads, sewers, piers and other necessities for industrial growth.

But Lessard argues that it may be more costly for society to have plants locate near an existing large centre because new schools, community centres and other necessities and amenities must be put in place to accommodate the expanded population created by the new job opportunities. Coupled with this are increased land costs - not just for the newcomers but for everybody. The land costs and zoning regulations often make it more expensive to build the facilities in large urban centres.

Meanwhile, schools, community centres and other facilities in slow growth centres are underutilized.

He gave as examples of government intervention a federal-provincial project to develop a steel complex in Regina; a joint provincial-federal venture to develop a new industrial park in Cornwall, Ont.; a plywood plant in McAdam, New Brunswick, and another joint project to establish a bleached kraft pulp mill at St. Felicien, Quebec.

Lessard's department has spent more than \$1 billion to have roads, sewers, schools and industrial parks put in place in slow-growth areas to attract industry. Whether history will show that the demographic projections for the year 2000 will in fact become a reality only time will tell.



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### LOTS OF ROOM FOR LITTLE MONEY

3 bedrooms plus convertible den, split level design with sunken living-dining and kitchen area, extra washroom, large basement, just 2 yrs. old and all for only \$56,900



### JUST RIGHT FOR KIDS

Good size 3 bedroom bungalow, large L shaped living dining room, eat in kitchen, big enough for table and 6 chairs. Really big finished rec room and roughed in second bathroom. A perfect gift from Santa, just \$66,900



### SOLID BRICK WILL LAST AND LAST

1/2 acre country property just N. of Georgetown with 3 bedroom brick home, angel stone front and large living room. A good home to decorated to your taste. Priced at \$57,900



### RIVERSIDE BUILDERS HOME

Quality built throughout, featuring unique semi circular living room with custom fireplace, dream kitchen, 18 ft. master bedroom with walk in closet and 5 pc. ensuite. Three bedrooms plus space for 2 more on lower walkout level, oversized 2 car garage, economical hot water heating system. All in all a very special place. Asking \$149,000



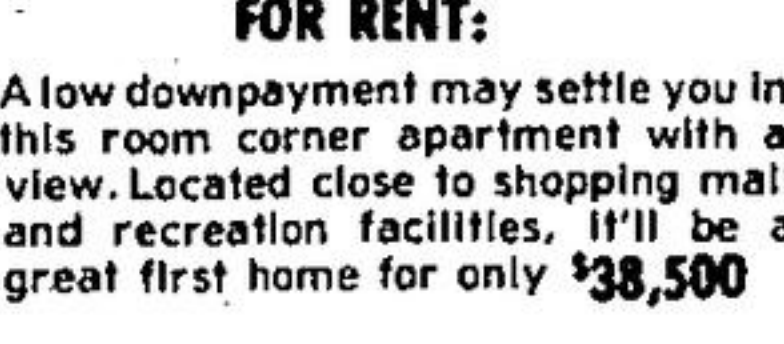
### NOW IS THE TIME

to buy your country place. Over 3 acres with good access to 401 plus a home to write home about. Living room with cathedral ceiling and fireplace, extra bedrooms in the loft, rec. room and billiard room. In ground pool, greenhouse and more. Observe the price. Just \$119,900



### 10 ACRE MINIFARM

Completely fenced property, 60 x 40 barn, 4 box stalls, paddocks. The 7 year old home is in spotless condition, has 4 bedrooms, ground floor family room and 2 fireplaces. Just N. of Brampton. See it now. \$149,900



### FOR NEWLYWEDS

Stately old farmhouse, excellent condition, large rooms, family room and pool. Asking \$700.00 per month.

### FOR RENT:

A low down payment may settle you in this room corner apartment with a view. Located close to shopping mall and recreation facilities, it'll be a great first home for only \$38,500



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**BIG TWO STOREY - SMALL PRICE**  
So far, yet so close to everything. Four big bright beautiful bedrooms, large one car garage, and room to park your trailer besides. It's a hop and skip from all stores, maintenance free, brick and alum. siding. Let's arrange mortgage to suit your down payment. \$64,900. Call 877-0173.



**WATCH THE SEASONS**  
Fishing and swimming behind the back fence. Country lot backing onto Credit river, yet located in town. 4 bedrooms, completely renovated, mature home if you want to breathe, you'll like this one. Low, low down payment to suit the lucky Purchaser. \$54,900. Call 877-0173.



**THAT COUNTRY LIVING**  
This cosy brick and stone bungalow with a large double garage, workshop, and a room for the missus, three bedrooms, large master, entertainment size living room. No smog here, all this for \$79,900. Call 877-0173.



**SNOWMOBILE COUNTRY**  
One mile from Georgetown, make your own trails, large private lot, three bedrooms, large living room 18'x12'. Financing can be arranged. Call before the snow goes. Only \$67,000. Call 877-0173.



**GLAMOUR GALORE**  
An exquisitely finished custom executive home for only \$72,900. Large formal dining room, eat in kitchen with lots of cupboards space, massive family room with antique fireplace. High quality broadloom throughout. Many extras. A home you can move into by Christmas. \$15,000. down carries for about \$550. PIT. Arrange for a change, call 877-0173.



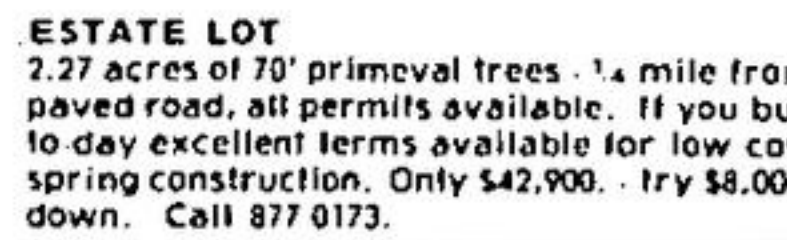
**COUNTRY SETTING**  
Serene village location. This spacious backsplit in Glen Williams offers deep drilled, well, brick and aluminum construction, family room with fireplace, large open kitchen and much more. Call 877-0173.



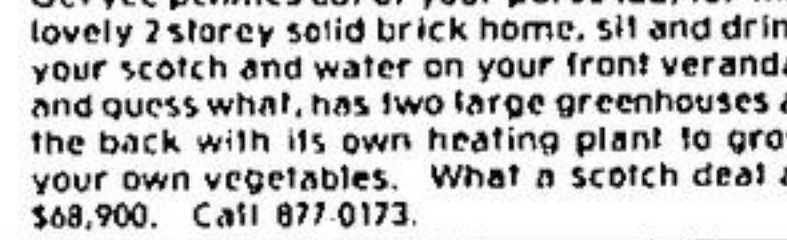
**WINTER WONDERLAND**  
Elegant split level home on over 1/2 acre in town! Features 2 car garage, family room with top burning fireplace and walkout. Elegant pine kitchen cupboards with built in dishwasher. Many more extras. Call 877-0173. For a look see.



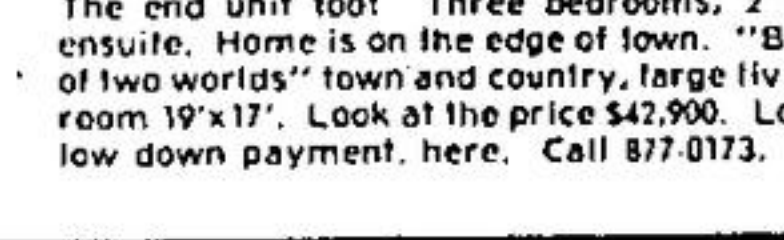
**EXECUTIVE SPECIAL**  
4 bedroom sidesplit in show room condition. 3 baths, large living room, dining room and eat in kitchen, main floor family room, overlooking beautiful ravine lot. Super mortgage, prestige location. Would you believe only \$72,900. A great way to start 1978 by owning this home. Call 877-0173.



**ESTATE LOT**  
2.27 acres of 70' primeval trees. 1/4 mile from paved road, all permits available. If you buy to day excellent terms available for low cost spring construction. Only \$42,900. - try \$8,000. down. Call 877-0173.



**YEE OLDE "BONNIE DOON"**  
Get yee pennies out of your purse lad, for this lovely 2 storey solid brick home, sll and drink your scotch and water on your front veranda, and guess what, has two large greenhouses at the back with its own heating plant to grow your own vegetables. What a scotch deal at \$68,900. Call 877-0173.



**WE HAVE A TOWNHOUSE IN ACTON**  
The end unit too! Three bedrooms, 2 pc. ensuite. Home is on the edge of town. "Best of two worlds" town and country, large living room 19'x17". Look at the price \$42,900. Low, low down payment, here. Call 877-0173.



**MAIN STREET**  
Prime commercial location with over 1700 sq. ft. of ground floor space - plus full basement and upstairs apartment which can be easily duplexed. Owner will lease back 800 sq. ft. allowing 2 store fronts. Only \$10,000. to 1 mortgage. Call 877-0173.



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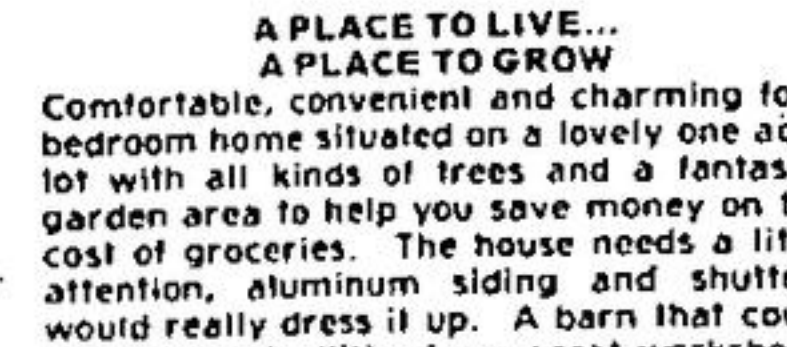
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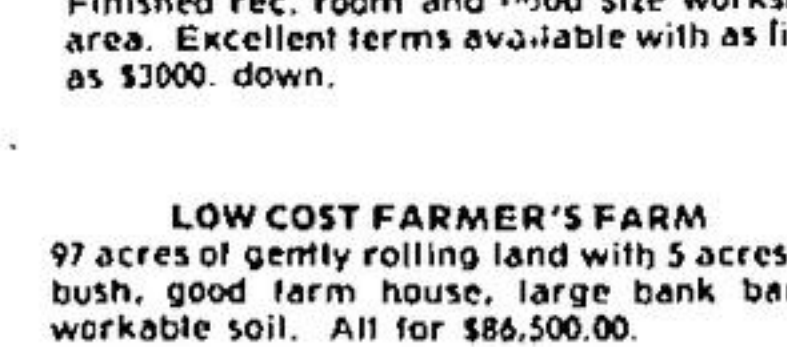
**PUT YOUR MONEY TO WORK...**  
\$2,000 on this Three bedroom 1 1/2 storey home with large sunroom. Full basement and spacious lot. Asking \$46,900.



**ATTRACTIVE LOT**  
This 1 1/2 storey, 3 bedroom home is without a doubt a winner if you are in the market for a flawlessly clean and impeccably maintained house. Broadloom is almost brand new, fridge, washer and dryer are included. Finished rec. room and mud size workshop area. Excellent terms available with as little as \$2000. down.



**A PLACE TO LIVE... A PLACE TO GROW...**  
Comfortable, convenient and charming four bedroom home situated on a lovely one acre lot with all kinds of trees and a fantastic garden area to help you save money on the cost of groceries. The house needs a little attention, aluminum siding and shutters would really dress it up. A barn that could provide the facilities for a great workshop. Located close to town on paved road with easy access to 401. Asking \$62,900. Try an offer.



**LOW COST FARMER'S FARM**  
97 acres of gently rolling land with 5 acres of bush, good farm house, large bank barn, workable soil. All for \$86,500.00.



**BELFOUNTAIN**  
3 bedroom home on large lot. Separate dining room and eat in kitchen. Brick fireplace in living room. 4th optional bedroom and rec. room in walkout basement. Less than 1/2 mile to village and ski club. Asking \$87,000.00.



**COUNTRY SPLENDOR**  
At 401 near Milton. Beautiful trees, 1/2 acre lot. Heated swimming pool surrounded by a deck. Change room and sauna. Heated barn and dog run. This 3 bedroom bungalow comes complete with family room, living room with fireplace. Asking \$79,900.



### TERRA COTTA

On Credit River - Located in Terra Cotta, the property is 130x165 ft. deep and is a truly beautiful well treed lot. The large home is 2 storey, stucco that requires renovation and remodeling. The price is what you would normally expect to pay for the land only. Asking \$50,000.



### NORVAL AREA

1/2 acre in Norval area, 125'x250', well treed. Ideal location for a prestige home.



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