



### Safe Installation of the Wood Stove

By: A. St. Germain  
President  
Canadian Wood Energy Institute

Probably one of the questions asked most frequently is - can I install my own wood heating unit? The answer is yes. However a licensed or experienced installer is highly recommended. Through his experience he can recommend several types of units which will suit your needs as well as where it should be installed in order to provide the best results.

Most dealers also have sufficient experience in recommending the proper unit to meet your requirements. Also make sure it is a CSA or ULC approved unit.

If you are considering looking after your own installation contact your

local municipal office which will provide the required installation regulations for your area. You will probably require a building permit and the installation is subject to inspection by the local Building Inspector, before, during and after installation.

Also check with your insurance agent in order to find out if your insurance policy has any limitations as far as heating with wood is concerned.

It is most important that the manufacturer's instructions be carefully read prior to any installation. The manufacturer will outline the necessary minimum clearances from combustible materials. These

will be minimum clearances and if space is available increase these minimums. Stoveboards and wallboards such as the approved Hunter Heatguard are available in order to reduce clearances and are also an added safety feature, without using asbestos.

Before starting the installation, select the optimum location for the heating unit, taking into account the location of the chimney, the shape and size of the area to be heated, heat loss of the building and make sure that there is sufficient supply of combustion air for the fire.

If you are using an existing masonry chimney make sure that it is in good condition. If you are installing a pre-fab chimney it should be UL approved and under no circumstance should the chimney be any smaller than the diameter of the flue pipe on the appliance. Most manufacturers will recommend that a reverse method of joining chimney lengths is recommended so that in the event of creosote formation the creosote will flow back into the heater or furnace and be burned rather than drop out between the pipe joints.

The installation of a smoke detector as well as having a fire extinguisher close by are added safety features.

For further information write to: Home Heating Information, Hunter Enterprises, Orillia, Ontario, P.O. Box 400, Orillia, Ontario, L3V 6K1.

### DOLLAR SENSE Study home owning cost before planning to buy

By Marshall Fudge, CA

It now costs about \$1,150 per month to buy and maintain an "average" \$70,000 home in Ontario, according to a recent study by the University of Guelph.

At this level, can an "average" young couple truly afford to buy a home of their own?

The Guelph study includes mortgage payments, taxes, utilities, transportation, maintenance, telephone, cable TV and other services in its monthly expenses. But let's look at the basic costs of mortgage payments, taxes, utilities and maintenance.

With a down payment of \$15,000, a \$55,000 mortgage at 13 per cent interest

doubtedly an excellent investment. First the value of the property will increase at a rate at least equal to inflation. Assuming 10 per cent inflation, its value will increase by at least 50 per cent in five years, and double within 10 years.

Your income will also likely rise, making the monthly payments easier to meet. Then, when you finally sell the home, the profit you realize will be totally tax-free.

You should not however, assume mortgage and other basic costs in excess of 30 per cent of your net, after-tax, income. To meet payments of \$831 per month, you should be earning at least \$50,000 per year before tax.

Finally, you must be prepared for sharp increases in your mortgage payments, on renewal. That \$55,000 at eleven per cent would cost \$529 -- but an increase to 13 per cent makes it \$606, and at 15 per cent it would be \$685. Mortgages taken out today will certainly be in the higher range of those rates, and it is really anyone's guess what the rate might be one or two years from now.

Dollar Sense offers general financial advice by members of The Institute of Chartered Accountants of Ontario.

means monthly payments of \$606. Add \$70 for property tax, \$75 for utilities and \$75-80 for maintenance. The total: \$831 per month. Compared to this, you might rent an apartment for, say, \$400.

Buying a home is un-

This takes away the advantage of buying a home over paying rent -- which was that mortgage payments remained stable while rents went up. Now, rent increases are normally fixed at 6 per cent, while a 2 per cent mortgage interest increase can increase your monthly payment by approximately 15 per cent.

Let's hope that mortgage interest rates will eventually come down and stabilize. But until they do, couples should be certain they can afford their payments now, and also absorb any increase. If you can't make that assurance to yourself, perhaps buying is not for you just now.

Marshall Fudge is with Robert Hall of Toronto Ltd. Financial and EDP executive placement specialists, Toronto.

### Can Spring be far behind?

And Spring can't be far behind. The sap begins to flow March 7 at Mountbatten Wildlife Centre, the Halton Region Conservation Authority's home for wayward flora and fauna near Campbellville. One of several area parks which annually treat the public to the delights of the sap collection and tasting process, Mountbatten again offers a ride aboard the Sugar Bush Express, visits to the Sugar, Pancake and Candy Houses, Taffy on the Snow and even some musical entertainment. Mountbatten's Maple Syrup Time runs Mar. 7 through Apr. 20 (Saturdays and Sundays), plus special weekday opening through the school March break, Good Friday (Apr. 17) and Easter Monday (Apr. 20). For more information, phone 878-4131 weekdays.

# Royal Trust

## 877-5237 Real Estate Services TOR. 453-1513

**SPRING FOR INDEPENDENCE**  
\$115,000. asking. Excellent 100 acres of cropland with 4 bedroom brick house featuring huge country kitchen with woodstove, plus large summer kitchen, unique wood trim thruout. Large bank barn dressed and garage. Call Larry Barnastaple.

**INVESTMENT PROPERTY ON THE EDGE OF TOWN**  
4-Two bedroom apartments overlooking lake. Large lot, plus super mortgage at 10% due 1983. Best inflation! Buy now! For details and viewing call Andrea Gyimesi.

**LOOKS ARE DECEIVING** — For this income property - containing 4 suites fully rented at all times. Call Lorraine Riley for income details.

**LOT IN SCENIC VILLAGE**  
54' x 132' close to conservation area. Town water and sewerage available. For more details call Damian Nikic.

**GEORGIAN 20 ACRE ESTATE**  
\$259,900. Stately custom built home on wooded lot with gardens and stream 5 minutes from 401 West in Halton, 1000 ft. frontage, 3400 sq. ft., immaculate! Vendor will assist in financing. Bonnie Noguchi.

**BUNGALOW WITH INGROUND HEATED POOL**  
Tudor style bungalow, finished rec. room with brick fireplace, fenced lot, double garage plus much more. For viewing call Damian Nikic.

**GEORGETOWN'S ENVY**  
Walk to "GO", entertain at poolside or in professionally finished rec. room with fireplace and bar plus built-in appliances. In this 3 bedroom immaculate home in mature area. Call Andrea Gyimesi.

**60 ACRE HORSE FARM**  
Superior set up with 1/2 mile regulation track, 11 box stalls, barn tack room, wash rack, grain and hay storage. Superior 3 bedroom log home overlooking stream double floor to ceiling stone fireplace. Call Larry Barnastaple.

**HOME WITH TWO ACRES 8 MILES FROM "GO" TRAIN**  
Flowing creek, large double garage, mortgage at 10%, full basement, Franklin stove in living room plus much more. Priced at \$75,900. For viewing call Damian Nikic.

**10.8 ACRES 20 MINUTES FROM GEORGETOWN**  
Nice building lot in area of nice homes 1/2 mile off paved road for only \$29,900. Start your dream home now! For details call Damian Nikic.

**PRIME COMMERCIAL IN DOWNTOWN**  
Large store, offices, plus 4-plex fronting on two streets. Good tenants, shows good return. For more details call Damian Nikic.

**TRANQUILITY IN WEST ETOBICOKE**  
2 plus one bungalow, lots of trees, close to transportation, finished basement plus much more. For details call Damian Nikic.

**SOW FARROWING ON HORSES...**  
Thirty six acre hobby farm, presently a going concern sow-farrowing operation. Included is all equipment and a 1/2 acre home. Easily converted to horses. Call Hank Rensink.

**NEW LISTING** — Bright cheerful 3 bedroom maintenance free home, fully fenced on a secluded court. For the large family there are two extra bedrooms. In the basement. Four appliances are included. Ask for Tom Robson.

**A BUSINESS VENTURE FOR YOU!**  
A good income from a growing business. The fast food industry is still growing quickly. Completely set up and ready to go. Call Don Fendley.

<b>JOAN WHELAN</b> Prudie Bond Larry Barnastaple Diane Michell	<b>MGR</b> 838-2583 1-519-833-8578 877-5745	<b>George C. Jackson</b> Beverlee Hagan Damian Nikic (Acton) Andrea Gyimesi (Acton)	<b>519-827-5785</b> 877-0842 853-0138 853-3112	<b>Peter Thornton</b> Bonnie Noguchi Shirley Yess Lorraine Riley	<b>519-833-9485</b> 821-1758 877-0366 877-3927
---	--	--	---	---	---

## AKERS - CLARK

REAL ESTATE LTD. REALTOR

92 MAIN ST. S., GEORGETOWN 877-5211

Toronto Line 453-3911

### "TWO HOUSE SOLD NAMES YOU CAN TRUST"

**\$59,900 - BRICK BUNGALOW**  
3 bedroom home in desirable neighbourhood. New plush carpeting in the living room and hall, finished rec. room with large bar area. Call Jim Akers or Margaret Clarke.

**EXCELLENT MORTGAGING ARRANGEMENT.**  
... offered on this quality built country home. The many extras include two fully equipped kitchens, one for family living and one off the large elegant dining room. Two level home with circular stairs to upper floor. Foyer 21'x10' and much much more. Call Pearl Kerby.

**REDUCED TO \$56,900!!**  
Come see this 3 bedroom detached brick bungalow, good location, beautiful double lot, finished rec. room. Call Margaret Clarke.

**POPULAR CARDINAL MODEL!!**  
3 bedroom home in prime location has a large eat-in kitchen, dining room, pool-sized yard. Rec. room is partially finished with woodburning stove and bar.

**BUY NOW AND SAVE**  
\$52,900. Lovely older home in good condition on large double lot. Features 3 bedrooms, 2 baths, country size kitchen, plus almost \$40,000. First Mortgage at 10%. Call John Clark.

**HOME WITH 2 EXTRA BUILDING LOTS RIGHT IN GEORGETOWN!!**  
Located in the heart of Georgetown, this 3 bedrm. aluminum home on a mature lot also has 2 building lots that make up the complete package. Ask for Jim Akers.

**BEAUTIFUL HOME & WORKSHOP TOO!!**  
On a picturesque 1 1/2 acre treed lot sits a beautiful home with 3 bedrooms. Completely finished downstairs, rec. room, bar, Franklin stove, games room and more. Super 30'x40' workshop, 100 amp service, insulated with its own furnace and a solid concrete floor. Call Don Fendley or Jim Akers.

**NEW LISTING** — Bright cheerful 3 bedroom maintenance free home, fully fenced on a secluded court. For the large family there are two extra bedrooms. In the basement. Four appliances are included. Ask for Tom Robson.

**A BUSINESS VENTURE FOR YOU!**  
A good income from a growing business. The fast food industry is still growing quickly. Completely set up and ready to go. Call Don Fendley.

<b>Jim Akers BROKER</b> John Clark BROKER Marg Clarke	<b>877-7551</b> 877-6654 877-2987	<b>Hank Rensink</b> Don Fendley Barbara Jennings	<b>877-8101</b> 877-1797 877-2143	<b>Pearl Kerby</b> Tom Robson Bob Macdonald	<b>877-3342</b> 877-4870 877-7480
---	---	--	---	---	---

## FOR HOMES, THERE'S NO PLACE LIKE THE PERMANENT.

MEMBER OF THE TORONTO & BRAMPTON REAL ESTATE BOARDS

**JUST LISTED GEORGETOWN DETACHED**  
Sparkling three bedroom bungalow near the park. Beautifully finished with fireplace w/o to sundeck, double garage on nice treed lot. Asking \$114,900. Call Frank Goodridge 792-8111.

**OPEN HOUSE SUNDAY, MARCH 1/81 2:00 P.M. TO 5 P.M. ACTON**

**171 TIDEY AVE. FOR INFO. CALL WALTER RAMUSCAK 792-8111**

**47 STOREY DR. FOR INFO. CALL CLAUDE CADIEUX 877-8244 or 792-8111**

IS YOUR HOME ON CPT TV? TWO LOCATIONS TO SERVE YOU BETTER 44 PEEL CENTRE DR., BRAMALEA CITY CENTRE AND THE KIOSK AT SHOPPERS WORLD PLAZA, BRAMPTON.

### CANADA PERMANENT TRUST CO. LTD.

# ATKINSON

H. Atkinson Real Estate Broker  
877-3333  
Toronto Line 846-0502

**NEW LISTINGS**

**GORGEOUS TOWNHOUSE**  
Frig. & stove, finished rec. room. Must be seen.

**WANTED**  
Backsplit or sidesplit  
Bungalow with dining room  
4 Plex on Main Road  
Bungalow close to downtown  
Bungalow with garage or carport  
Bungalow with large garage or shed or Highway.

We have anxious and ready buyers for the above mentioned properties. Please give us a call.

**KNOTTY KNOTTY PINE**  
This superb 3 bedroom split level home is in immaculate condition. Lower level finished in tongue & groove pine with cupboards & shelving, extra washroom and den or 4th bedroom. Big 10 1/4% mortgage. Asking only \$77,500. Make your appointment now.

**LOTS AND ACREAGE**  
Ravine building lot with permit and well. Mature trees on the edge of town. 1 1/2 acres (277' x 285'). Asking only \$55,500.00.

**EXCEPTIONALLY MAINTAINED**  
This 4 bedroom family size home has all the good features you might expect, plus very professionally built rec room and fully fenced oversized lot. Will add to the enjoyment of this home. P.S. Good Mortgage, central location. Listed \$78,900.00.

**REDUCED - OWNER ANXIOUS**

**BE YOUR OWN BOSS**  
Flourishing ladies wear business. Highway location good lease available. Call for further information.

<b>NICK FERRARO</b> RUTH FERRARO ELAINE CHATTEN ERNIE BLOAN	<b>877-7323</b> 877-7323 877-3579 793-5288	<p><b>Vacant Land 48 acres</b> (1290' x 1592') \$80,000.00</p> <p><b>Vacant Land 25 Acres</b> (884' x 1592') \$50,000.00</p> <p><b>Vacant Land 12 1/2 acres.</b> \$59,900.00</p>	<p><b>ATTENTION NATURALIST!</b> We have just listed 50 acres of woods, springs, rock and primitive beauty. Located 3 min. from town. Call now for more information. Asking \$84,500.</p>
--	---	--	--

<p><b>SANDY CHAMBERLAIN</b> 846-3667 AL BILS 457-2889 KENT SCHUPPERT 793-1866</p>	<p><b>HORSE SENSE - HAVE YOU GOT IT?</b> If so, we have just listed a 45 acre horse business. Featuring: 28 stalls - indoor arena (150' x 90') - observation room - club room - 2 bedroom apartment - 3 back rooms - 7 fenced paddocks - and more. Call today for more information. Asking only \$189,000.00. (Good mortgage).</p>
---	--