

Rates stimulating market

Lower interest rates are stimulating the real estate market. Dave Morrell, president of the Brampton Real Estate Board, reports that sales in March show an increase of 52% over the month of February and an increase of 74% over March of 1990. The sales for March indicated that most activity has been in the low to moderate price ranges. Mr. Morrell, however, also advised that there are, as of the end of March, only 159 fewer listings on the BREB's MLS computer system compared to the end of February. Sales of 822 units represented a dollar volume of \$153,946,876, an increase of \$66,485,268 over the month of February, 1991.

The reduction of prices over the past year and the more recent reduction of interest rates have made more homes available at a price and payment schedule that are attractive to first time home buyers.

Mr. Morrell is hopeful that interest rates will continue the downward trend and that activity

will increase to include more sales in the mid to higher priced range.

President Morrell sees the upturn in the market to be a healthy sign - a positive movement of the real estate market usually

heralds that the end of a recessionary period is coming.

The Brampton Real Estate Board services the areas of Brampton, Bramalea, Georgetown, Bolton, Caledon and surrounding areas.

Choosing carpet

—First impressions may tell you that purchasing carpet can be as confusing as buying a home. There are so many elements to consider and naturally you want to find the one that best suits your decor and lifestyle, while at the same time getting the best value in terms of price and quality.

The first issue to be resolved is the amount you can afford to spend. In addition to the price of carpet, there are other things to be considered such as padding, installation and finance charges if you plan to pay over a period of time.

If you plan to move in the next couple of years, you must decide whether you wish to take it with you or leave it behind as a way of increasing the value of your home.

Once you have the basics covered, you should ask yourself some more detailed questions. What rooms of your house are you going to carpet? For example, if you are considering the kitchen or bath, you may want to look at some special fibre carpets for these purposes. Will the carpet be installed in high traffic areas? Will your pets be shedding? Consequently, in this case, you may look for something that isn't too dense, so vacuuming is made easy. There are different natural and man-made fibres used to construct carpet. Some are more resilient and



REAL ESTATE AND YOU

Jamie Johnston

easy to clean than others. Another option is a protector that makes the carpet stain resistant.

Any reputable dealer should be happy to assist you and explain the difference in qualities. The depth, thickness and density of the pile are all indicators of the quality of the carpet. Different carpets create different atmospheres. A thick pile density is quite "formal" while a shag carpet may be seen as more "casual".

Be skeptical of large promises and dealer advertisements. In carpeting, as with most commodities you generally get what you pay for. An offer to carpet two rooms at one low price suggests that the quality may be lacking.

Be sure to scrutinize the final contract. Make sure that all the specifications are present, including the manufacturer's name, the brand name, size, colour, style, underpadding, installation and finance charges.

For a free copy of our "How To Sell Your Home" brochure, please call or visit a Canada Trust Realty office near you.

Negating aggressive behavior in children

Aggressive acts should not be allowed between children. Establish a firm rule of no hitting. If your child is angry, intervene before he hurts someone, and let him cool down away from the scene. Help him to verbalize anger in a calm but assertive way. Teach him to ask for what he wants rather than take it.

Survey Completed May 2/91	MORTGAGE ANNUAL INTEREST					
	SIX MONTH	ONE YEAR	TWO YEAR	THREE YEAR	FOUR YEAR	FIVE YEAR
TRUST COMPANIES						
Canada Trust	N/A	10.75	11.25	11.25	11.25	11.25
Municipal Trust	N/A	11.00	11.00	11.00	11.125	11.125
NRS/Royal Trust	10.75	10.75	11.00	11.25	11.25	11.25
CHARTERED BANKS						
Bank of Commerce	N/A	10.25	11.00	11.25	11.25	11.25
Bank of Montreal	10.75	10.75	11.20	11.25	11.25	11.25
Bank of Nova Scotia	10.75	10.75	11.25	11.25	11.25	11.25
Royal Bank	10.75	10.75	11.25	11.25	11.25	11.25
Toronto Dominion	10.25	10.25	11.00	11.25	11.25	11.25

This survey is prepared to help the Herald Homestyle readers track weekly Bank and Trust Company mortgage rates



RE/MAX

2 MILL STREET E. MILTOWNE ACTON

(416) 873-4937
TORONTO LINE:
454-9101

Member of Brampton & District Real Estate Board
An Independent Member Broker

HEATHER (WHITING) SCOTLAND

Associate Broker

853-2086



CANTERBURY STABLES

This 54.75 acre farm would be a super horse set-up. Excellent barns and out buildings plus a 3 family home just waiting for your finishing touches. See it today with Heather (Whiting) Scotland, Associate Broker, 853-2086. RMAC91-15



LIVE AND WORK HERE FOR \$99,000

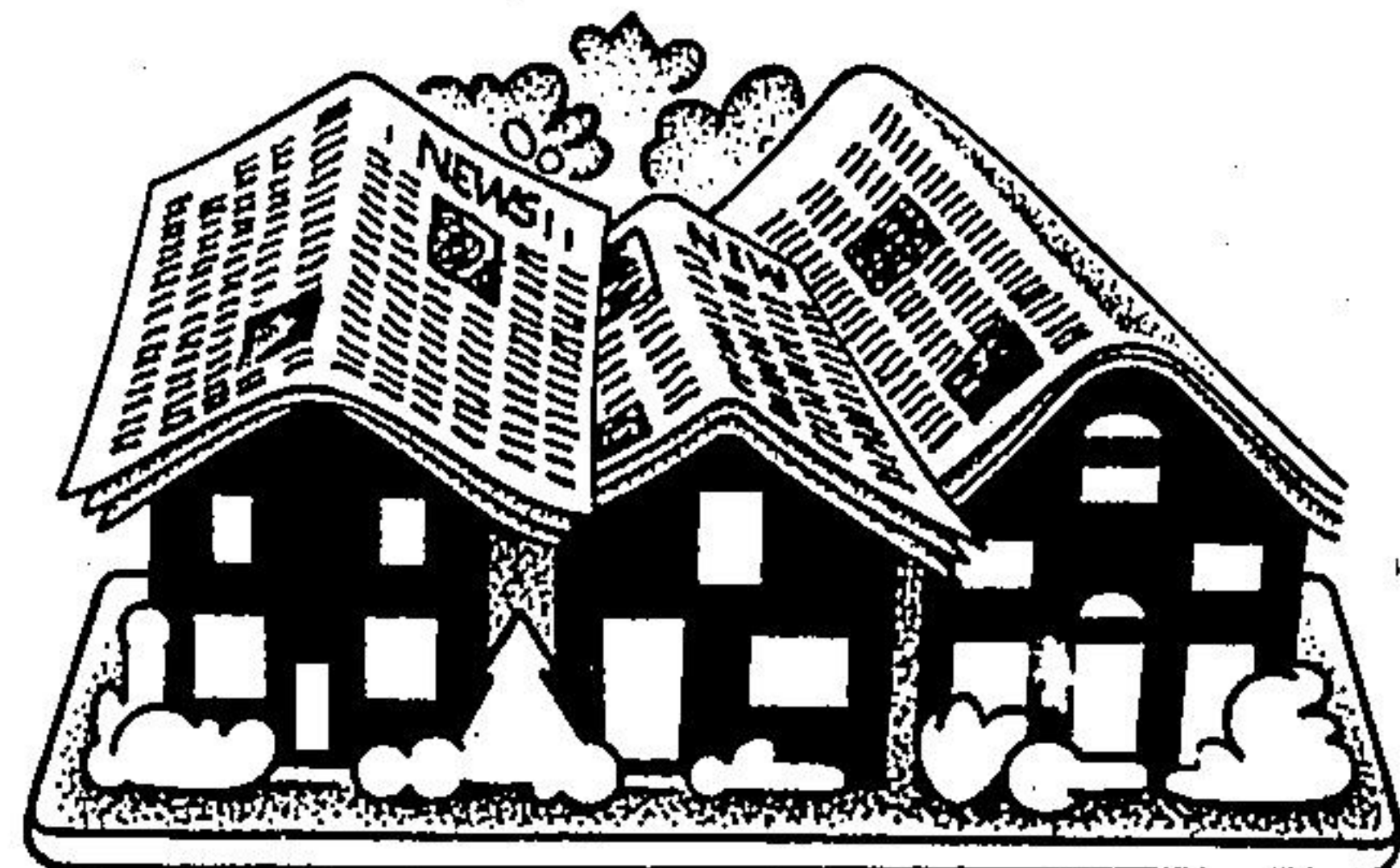
Let me show you how! use the income from the 5 apartments to pay your mortgage while you live on the main floor and operate a business too. Excellent location for antiques, gallery or ????. Reduced to \$399,000. Call Heather (Whiting) Scotland, Associate Broker, at 853-2086. RMAC198-91

GLEN WILLIAMS HOBBY FARM

This spacious, updated 5 bedroom farm house is set on 20 plus rolling acres with charming countryside views. Take advantage of the generous vendor financing. Call Heather (Whiting) Scotland, Associate Broker, at 853-2086. RMAC9137

RENTALS

* 3 bedroom country home with 2 bedroom in-law suite. \$1,500/month plus utilities.
* 5 bedroom farm house. 20 plus acres. \$1,200/month plus utilities.
* 3 - 1 bedroom apartments, \$525, \$550 and \$650/month, and all plus hydro.
Call Heather (Whiting) Scotland, Associate Broker at 853-2086.



We Cover The Town!

Our Homestyles Real Estate section gets results! Our attention to detail and superior service has ensured the finest service available to our advertisers and has resulted in increased sales!

Our real estate section also boasts the largest home delivery of any local paper with a distribution of over 17,300, including Georgetown, Acton, Erin plus surrounding rural routes and communities. If you are looking for results in the sale of your home or property, make sure you're being seen in the Herald's Real Estate Tabloid!

FOR MORE INFORMATION OR TO PLACE YOUR AD, CALL KIM HARYOTT at 877-2201