

**T.T. Skov**  
Real Estate Ltd.

292 Stone Road W. N1G 3C4  
Guelph, Ontario

Realtor

Since 1952

**\$224,900**

Reduced and in a fashionable neighbourhood in the south end of Guelph. Two years new on a bigger than pool sized lot, open concept, central air, double garage, master bedroom with ensuite, further details from Kay Maxwell, representing T.T. Skov Real Estate Ltd., Guelph, Ontario. 519-822-8631.



# Don't forget the legal fees

As well as the cost of a new home and the cost of borrowing money to pay for it, new home buyers should be aware of the legal costs, too.

Your lawyer is an integral part of the home-buying process, so you'll expect to pay all legal fees required to search title and close the transaction.

You'll also be required to pay for disbursements - the costs involved in the search and registering the deed and mortgages.

Other extra costs you can expect

to pay include property tax adjustments, and interest adjustments. (An adjustment takes place when the seller has already paid for something in advance and wants to be credited for the unused portion of it on the date the home becomes yours.)

Don't forget to include land-transfer tax in your calculations. This tax is payable by anyone who purchases property in Ontario, and is calculated on the property's purchase price.

You may also have to pay the

federal Goods and Services Tax.

Ask everyone involved - your realtor, lender and lawyer - to explain each cost that you're likely to incur.

It's also important to budget for utility costs for owning a home. Be sure to budget for heating and electricity and possibly snow removal or landscaping.

This article is provided by local realtors and the Ontario Real Estate Association for consumers in the real estate market.



## Dive Into Action

**OPEN HOUSE**

12005 Hwy 25  
South of Acton  
SUN., AUG 23rd  
1-4 p.m.

Pool & tennis court.

Call Dianne\* & Doug\* Penrice for all the fax. NRS9927

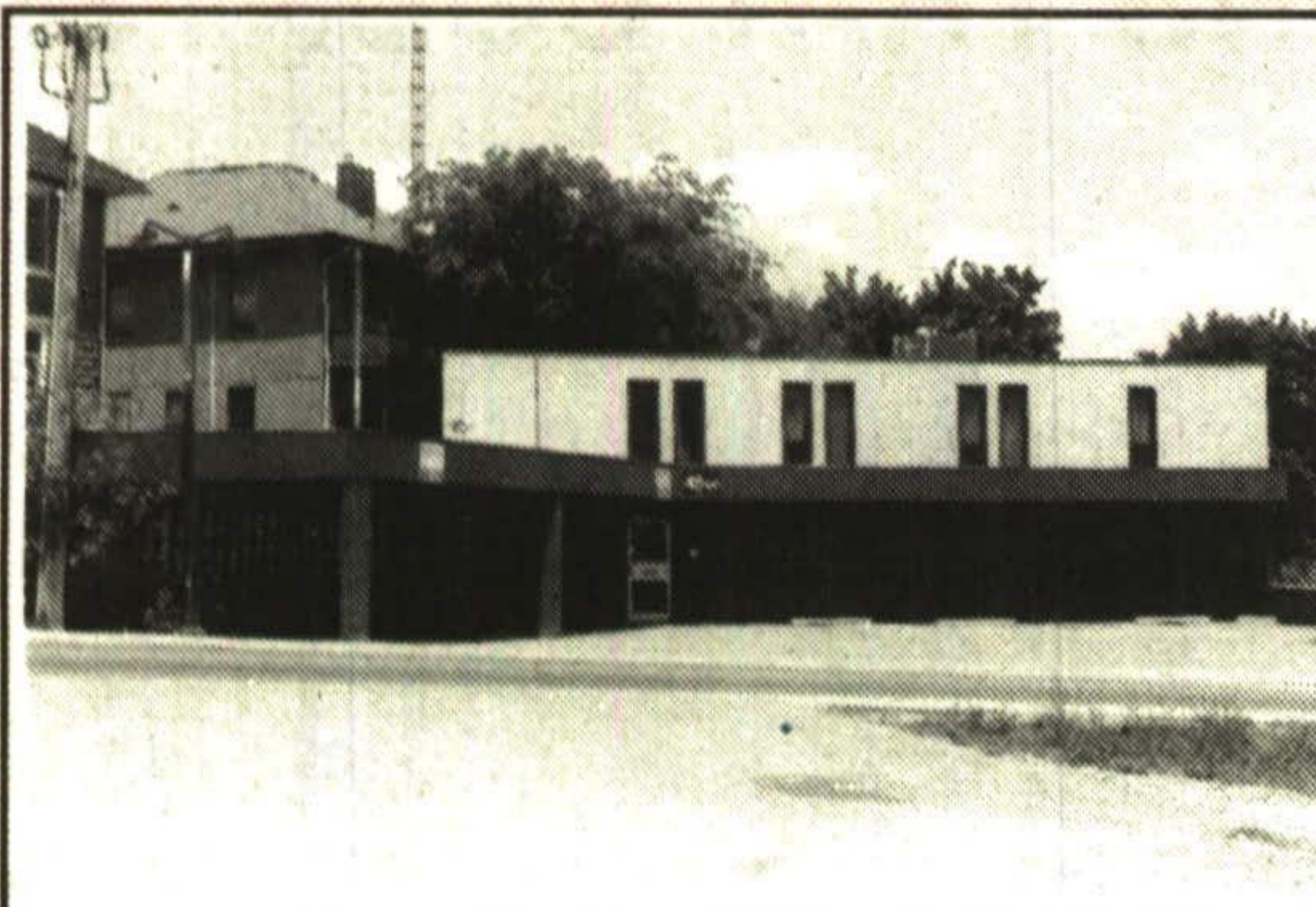


## OPEN HOUSE

4 Casa Court  
Georgetown  
SUN., AUG 23rd  
1-4 p.m.

Directions: Mary, Hillside to Casa Crt.

Call Dianne\* & Doug\* Penrice 873-0300. NRS9881



## STOP HERE

and look at this commercially zoned property - 5000 sq. ft., lots of parking, good location. Call Dianne\* & Doug\* Penrice for the fax.

NRS9897

## BE THE ONE

To own this tidy 3 bdrm townhouse, private backyard, parking close to front door, finished rec room. Asking \$109,500. Call Doug\* & Dianne\* Penrice. NRS9946



## VACANT BUILDING LOT

Reduced to \$59,900 in town lot, great location. Ask for Dianne\* & Doug\* Penrice.

## INDUSTRIAL LAND

5 acres with free standing structure just outside of Georgetown. Reduced to \$519,000. Call Doug\* & Dianne\* Penrice for full details.

## LOCAL 4 PLEX

2 - 1 bedroom apartments.  
2 - 2 bedroom apartments.  
Includes appliances. Call for income expense details:  
Doug\* & Dianne\* Penrice.



**Doug and Dianne Penrice**  
Sales Representatives\*



NRS BRAND REALTY INC., REALTOR  
873-0300 874-3048

"Your Hometown Real Estate Professionals"

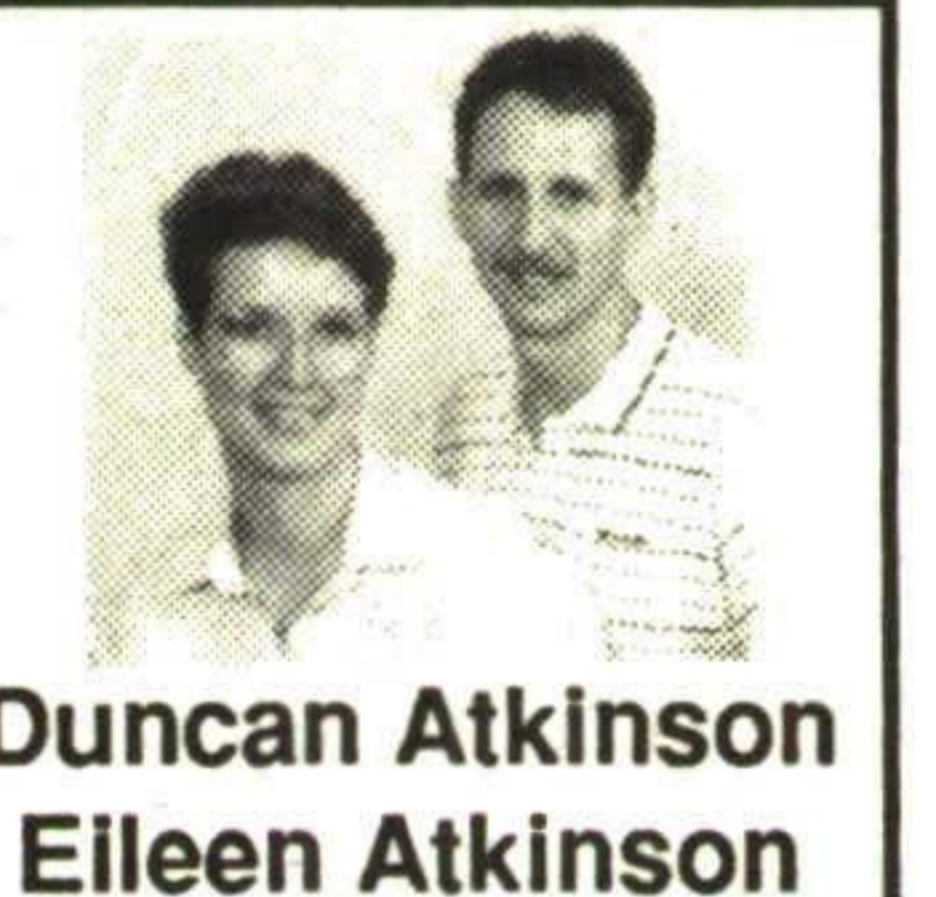


"You told me to do what you do—but I couldn't help catching this one!"

## ROOS TRAVEL AGENCY

232 GUELPH ST., UNIT 10, GEORGETOWN  
873-2000

## Turf Tips



Duncan Atkinson  
Eileen Atkinson

### BELIEVE IT OR NOT

Believe it or not, it is almost time to start preparing your lawn for winter - even though it feels like summer hasn't even started yet! This summer has been so cold and wet, it appears as though fall will be upon us earlier than expected. Consequently, you will have to start your fall lawn maintenance a bit earlier than normal.

According to a world weather report, there is a large cloud formation over one hemisphere of the earth. This disturbance has apparently created the unusually cool, wet weather we have been experiencing, and they are anticipating a cold, snowy winter.

This year's unusual weather has caused the weeds to begin growing earlier than normal. So now is the best time to be controlling those weeds. Fall fertilizing is best applied before the end of September. This will maintain your lawn's lush green colour as well as help keep the roots strong and healthy.

In addition to fertilizing and weed control, this is also the time to start planning your fall aeration and seeding for September. Aeration in the fall will reduce the compaction in the clay soil which we find so often in the Halton Hills area. It will also help to control the thatch level in your lawn, i.e., the build up of decaying grass stems and roots.

Recently sodded lawns (within 3 years) are known to already have thatch present in the sod. A half inch of thatch is a good thickness to maintain in your lawn, but too much thatch will prevent air, water and nutrients from getting into the soil where it is needed. Aeration prior to seeding will improve seed germination by improving soil conditions.

Last but not least, if there are any areas in your lawn requiring seeding, this is the time to start planning which weekend you will do it. Plan to purchase your seed, starter fertilizer and soil, if required. Seeding can be done any time now - the sooner the better. However, if any weed control measures have been taken, it is best to wait two weeks before seeding.

NEXT WEEK: Why is my neighbour's lawn greener!

## Weed Man®

WE CARE FOR YOUR LAWN!

This is a weekly lawn care column.

For additional information contact Duncan or Eileen

873-2062

72 Mill Street #8  
Georgetown, Ontario