

You Are Reading . . . The Independent & Free Press Real Estate Digest

Free Handbook for Home Sellers!

Advertorial

Avoid the selling mistakes that could cost you thousands of dollars. Bill McKeown, Broker, at Remax Suburban (91) Inc. has prepared "Thinking of Putting Your Home on the Market?"

Inside you'll learn how to sell your home for more money by becoming knowledgeable about how to best prepare your home for sale, what fix-ups to make (and not to make) and what buyers typically look for.

You'll discover what questions you should ask a realtor, what you're supposed to do when an offer comes in and what takes place after the offer has been accepted.

This comprehensive Homeseller's Handbook also contains many other tips, techniques and charts which will help you to sell your property for the most money possible!

As a bonus we've included a complete Moving Checklist...with lists of everything you need to do before and after you list and sell your home.

To obtain your free copy with no obligation call 877-5211 and ask for "the book"

Shop around for the best homeowners insurance policy

Once you are the legal owner or tenant of your home, you should be covered by insurance. Because there is no "standard" homeowners policy, you're best to shop around for the one most suitable to your needs. Compare quotations, coverage and services.

A policy is divided into two sections. The first describes the insurance on your property, the second details your liability coverage in case you accidentally cause bodily harm to others or damage their property. Homeowners policies cover the building and its contents for direct loss or damage caused by insured perils. Perils may be stated individually or be described as "all risks". There are four categories of homeowners insurance policies to choose from.

A comprehensive policy covers the building, its contents, and detached private structures for all risks that are not specifically excluded. It also

provides coverage for "Additional Living Expenses". For example, if you have to move temporarily as a result of damages caused directly by an insured peril, your insurer will cover the increased cost in your living expenses provided you are maintaining your household's normal standard of living while repairs are made.

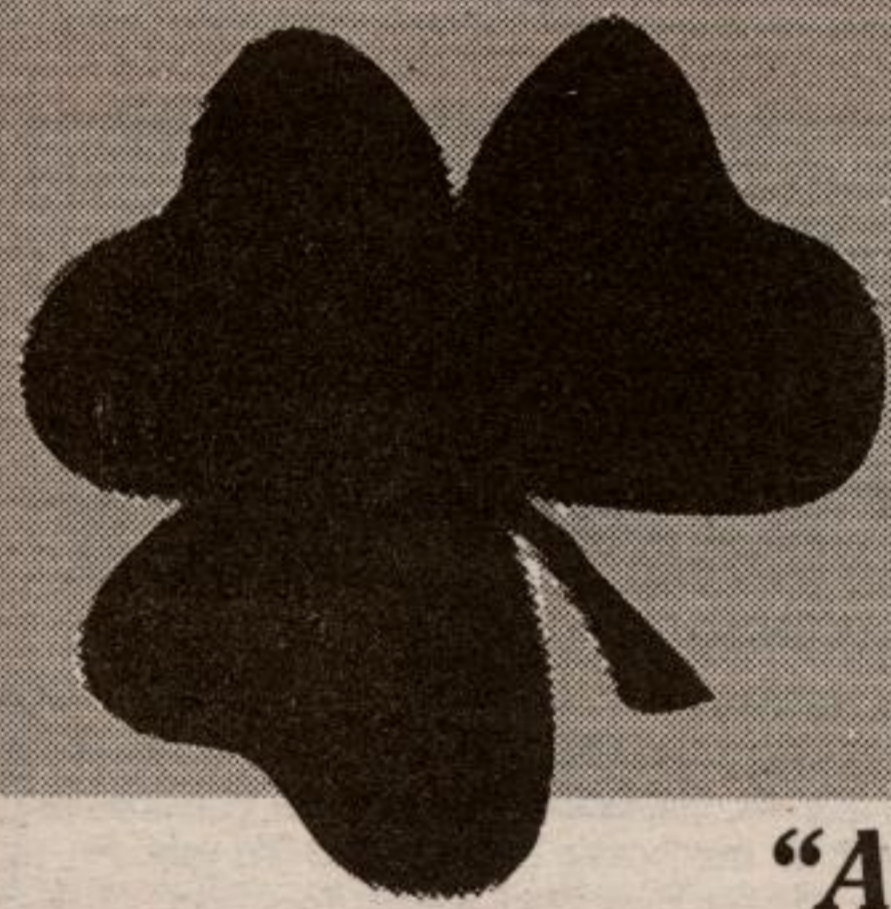
The broad policy provides "all risks" coverage on items like building and "named perils" coverage on the contents. For example, your dwelling may be insured for damages sustained from your roof collapsing under the weight of the winter snow, but the objects in your home may be not.

A basic or named perils policy may be appropriate if broader coverage isn't available to you. With this kind of policy you carry more of the financial risk yourself. The basic policy only covers the peril that are specifically listed. Insured perils commonly covered in basic policies include fire,

lightning, theft, windstorm, hail, water damage and vandalism.

Each of these policies can include many other features. For instance, food spoiled in your freezer during a power outage could be covered as could your children's possessions while they are away at university. Losses from a stolen credit card, or ATM card could also be covered. Additional features offered by insurance companies vary.

If you're having difficulty meeting an insurer's underwriting requirements, consider a very basic policy without the extra features. If however, the only thing standing between you and more extensive coverage is a few minor physical problems with your home, why not address those problems right away? Fixing up your home in the short run, may allow you to qualify for broader coverage and may even save you money further down the road.



McENERY AGENCIES LIMITED REAL ESTATE



35 Main Street, Erin
1 800 930-4293
(519) 833-9393
(905) 453-3811

Browse the net on-line at www.realestate.ca/toronto in regions x 10, x 15

"A Half Century of Service"

96.77 ACRES - INVESTMENT OPPORTUNITY



Very scenic, suitable for estate-type development. Credit River runs through N/E portion. Older home with 9' ceilings, bank barn and driveway. Call Listing Agent Nora Seper*. NEW PRICE \$595,000. McE-427

IMAGINE THE BEAUTY



Rustic stone and log home on 21 acres. 2nd home on property. Both homes overlook spectacular emerald coloured 2 acre spring fed pond. One of a kind. Call Cecil Chambers** or Bonnie Sturgeon*. McE-454

WOODLAND VIEWS



REDUCED

Spacious, open concept bungalow on 4.53 acres perched on hilltop, woodland, views, circular drive, solarium with skylights, parquet flooring, 3 washrooms. Easy commute on paved roads. Bonnie Sturgeon* for more details. \$229,000. McE-439

ERIN LUXURY - NEW PRICE \$369,000



Are you looking for a country place where you can entertain? Location: Erin/Caledon Townline. Private 10 acres, pine forest, 4 bathrooms, 4 car garage, open concept - huge LR & DR, 32' solarium, extensive outside decking. Call Nora Seper*. McE-435

ERIN HILLS PARADISE



Large 3 bdrm bungalow set high on a hill in middle of 45 acres of rolling countryside. Great views. Very spacious, open concept with FPS, sunroom, formal DR, sunken tub in master bdrm, w/o bsmt with 4th bdrm. Central vac, large 3 car garage, i/g pool. Asking \$299,900. Call John T. Cook**. McE-411

FEATURE HOME



7 ACRES OF TOTAL PRIVACY

Beautiful property, former trout club, approx. 4 acres of hardwood bush, stocked trout pond. Barn-style board & batten home w/attached workshop/garage, woodstove in FR and w/o to yard. \$224,000. Call Bonnie Sturgeon* to view this home. McE-453

SUCH A DEAL



3 bedroom bungalow on large town lot 66 x 148'. Close to schools, shopping. Asking only \$139,900. Call John T. Cook**. McE-464

ATTENTION TRUCKERS - \$134,900



Spacious 4 bdrm in Osprings at the corner of 24 & 25. Main floor laundry. Large LR with airtight woodstove. DR also with airtight. Extra large lot. Rental income from 2 car garage \$200/mo. Selling price reflects some repairs required. Call John** or Nora* before it's gone!! McE-449

\$167,900 - QUIET HAMLET



New raised bungalow. Large eat-in oak kitchen overlooking sunken LR. 3 bdrms up, 1 bdrm down. Master with ensuite. Large bright basement. Large laundry room. Kitchen with walkout to deck overlooking large backyard. Call Ed Bessey*. McE-447

HIGH ON A HILL - \$212,000



Fabulous views of the Erin Hills. Original owner. Four bedroom raised bungalow on over an acre. Separate entrance to five room apartment downstairs. Very private setting north of Georgetown. Floor to ceiling stone FP in living, hardwood floors. Call Nora* or Cec* for more details. McE-457

VACANT LAND

EDGE OF ERIN - 2 acre country lot. Ready to build on \$59,000. Call J.T. Cook** at 451-2870. McE-434

WATERFORD DRIVE -- Serviced lots - country like setting, walk to schools. Lots have pleasant views. Call Cecil Chambers* for more details. McE-462

2 ACRES - Ready to build. Overlooking golf course. Asking \$79,900. Call John T. Cook**. McE-436

\$85,000. - 2 acres in Erin Township on paved road. Beautiful building site overlooking pond. Great views! Call John T. Cook** or Nora Seper*. McE-429

BEAUTIFUL 1 ACRE LOT - on edge of Hillsburgh. Large garage, driving shed. Ready to build - good fence at front. Call John T. Cook*. \$79,900. McE-460

HORSE LOVERS' DREAM



48 acre horse farm with gravel at the back of property good future investment. Move in horse operation on paved road. Cozy 2 bdrm house is approx. 1290 sq. ft. Close to schools, riding and skiing trails. Minutes from Erin. 2 barns with total of 16 stalls, 6 paddocks, double fencing plus many other features you must see. Call Ken Laing* for more information. \$460,000. McE-448

HILLSBURGH BARGAIN - ONLY \$99,900



\$5,000 Down will buy you this 3 bedroom 1 1/2 storey home with commercial zoning. Huge lot: 66' x 177'. Such a deal. Call John T. Cook** for more details. McE-451

CENTURY HOME

TOO NEW FOR PHOTO

Charming 3 bedroom 2 storey home, original woodtrim, front and back staircases. New furnace, eat-in kitchen, on 1/4 acre lot with mature trees. McE-463

GEORGETOWN COUNTRY VICTORIAN



Renovated century frame-home, traditional peaked domers, warm wood floors, casement windows, fireplace in living room. Ground floor laundry, 2 bdrms up, 3rd or office on main level. Stream, bush, pond sites, bank barn on very appealing rolling 60 acres north of Georgetown. McE-416

UNIQUE COUNTRY PROPERTY



Privacy on 8 acres in the Hills of Mono. 3 bedroom raised bungalow, completely finished basement in-law with W/O, wheelchair ramp for upper level, 2 car att. garage & separate 24' x 30' garage workshop. Open concept living areas with wide halls and doors. A must to see Nora* for more details. McE-461



Bob McEnery***
Res.
833-9393



Cec Chambers**
Res.
833-2623



John Cook**
Res.
451-2870



Ken Laing*
Res.
833-2171



Nora Seper*
Res.
833-7317



Bonnie Sturgeon*
Res.-
855-6683