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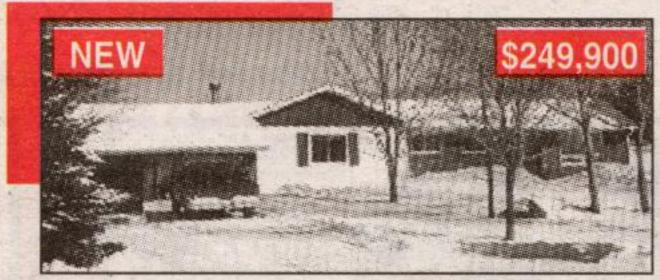
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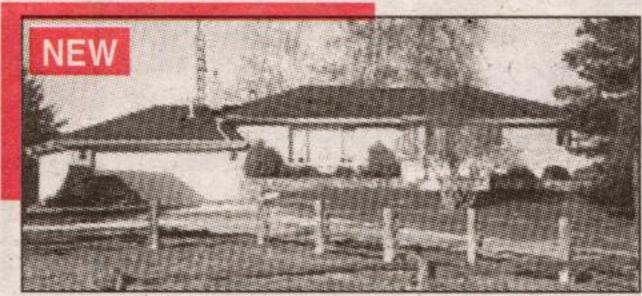


COUNTRY BUNGALOW- WELLINGTON RD. 44 Excellent property in Rockwood. 2 bath bungalow with a recently renovated spacious (new) eat-in

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50 acres good workable land and approx. 5 acres hardwood bush located 10 minutes from Guelph. Good building sites - high and dry - create your own estate. Call Alan McPhedran*.

DAIRY OPERATION

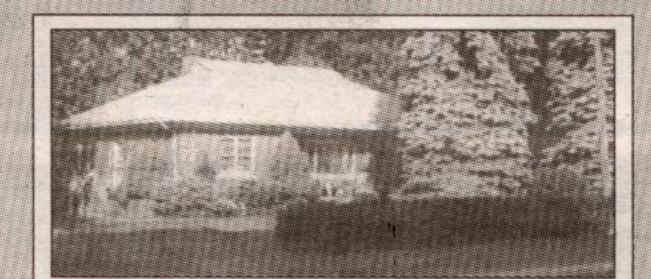




State of the art Robotic milking (LELY) new in 2002 freestall on 182 acres just northeast of Guelph. Home has total renovation and farm can meet NMP.



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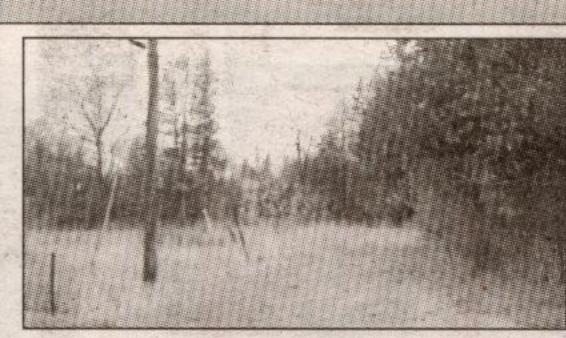
Rockwood \$269,900 Lot potential 2 severances 1650 sq. ft. brick home with recent kit., heat and w. soft. 242' front



inground pool. 75' lot is bigger

than most. 4 bedroom home

with family room.



\$72,900. Rockwood building lot with 120+ ft front to 0 ft at back, all services available.

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Leaky faucets can throw a wrench into home sales

anadian homebuyers overwhelmingly consider the kitchen to be the most important room when deciding on a home purchase, according to a recent survey of Canadian real estate agents by Delta Faucet Canada. The survey discovered that 88 per cent of real estate agents identify the kitchen as the room primarily looked at by homebuyers, followed by living rooms, master bedrooms and bathrooms.

"As well as looking for ways to help sell their homes, more and more Canadians are looking for the best way to increase their home equity, and they want to know where to put their renovation dollars to do that," says Bob Linney, strategic communications manager for the Canadian Real Estate Association

(CREA). "The research shows that the renovations that pay back are kitchens and bathrooms."

There are many reasons Canadian homeowners decide to renovate. Primarily, it is to create comfort and function, but renovations should also add value to the home. The survey

showed 77 per cent of residential real estate agents and realtors believe renovating the kitchen and/or bathroom provides the best dollar for dollar return on investment to a home.

"With the increase in number of people using home inspectors, it's clear that buyers want to know if the inner workings, such as plumbing, are in good shape," says Karen Marshall, director of marketing, Delta Faucet Canada. "They will turn on the taps and flush the toilets to ensure functionality, so it's important to make sure everything is working properly."

Interior designers agree with real estate agents and realtors that kitchens and bathrooms are the place to get the most value for a dollar. They also suggest these types of renovations and upgrades in newly purchased homes, to make the space more functional for the family and add a complementary look through-

"Because kitchens and bathrooms

are used by everyone in the home, they tend to have the highest traffic and in turn, a lot of wear and tear," says Jacqueline Glass, interior designer, Jacqueline Glass and Associates. "This is why they should be the first

rooms to consider when renovating. Keeping them updated not only adds monetary value to the home, but also makes the space more enjoyable for family and friends, making the value of the renovation to new and older homes that much greater — it's a winwin investment."

Linney agrees and adds that homeowners looking to sell in the next few years should also consider every possible option to make their property

> stand out in the marketplace. "Renovations can increase home equity and

could mean a better chance for resale over the competition. Even small changes, such as updating the faucets and fixtures in a room, can add great value to the

home."

In addition to resale and home equity, realtors say the main reasons for undertaking home renovations are to make the space more comfortable for the family (73 per cent) and to make the space more functional (57 per cent).

"By updating simple things in the kitchen, such as adding a high arch or pull-out faucet, the food preparation area becomes more usable and convenient," says Glass. "Renovations don't have to cost a fortune. With the wide selection of faucets and fixtures available on the market, there's something for everyone, at every price range."

The study, conducted by Pollara and sponsored by Delta Faucet Canada, is based on interviews conducted with a random sample of 803 full-time residential real estate agents during the month of November 2002. The results of the sample are accurate to within +/-3.5 per cent.

For more information on Delta Faucet Canada, or its lifetime limited warranty, please visit its Web site at www.deltafaucet.com or call Delta toll-free at (800) 345-DELTA (3358).

Source: Delta Faucet Canada - News Canada

Refinance your mortgage to fulfill renovation dream

any homeowners want to add an extension, a second Lkitchen, updated bathroom or patio to their home. In addition to enhancing your lifestyle, this kind of renovation can enhance your home's market value, especially if you are planning to sell your home in the near future.

The first step to renovating is to ensure that you have the right financial resources to do the job. A good strategy is to use the equity that already exists in your home. Many financial institutions will refinance a mortgage by as much as 50%, 75% or 90% of the home's value. CIBC, for example, provides refinancing through its CIBC Home Power Mortgage. This allows you to borrow additional funds against the equity you have built up in your home.

Refinancing can also help achieve other goals, such as consolidating your debts, taking a trip around the world, paying for your children's education, buying a vacation property, or even topping up your RRSP. For more information on a CIBC Home Power Mortgage, contact your local CIBC branch, or call CIBC at 1 800 465-CIBC (2422). Or visit the CIBC Web site at www.cibc.com.

- News Canada