On Lake Simcoe at Bayshore Village just minutes from Orillia. 132 feet of waterfront with westerly exposure. This 2800 sq. ft. three bedroom bungalow has everything you could want or need. Call Tony* or Carol* for details.

Stunning Backsplit...

with 2 car garage, inground pool,

patio, garden studio, located on

dead end court. Priced at \$319,900.

ROCKWOOD

Builder's Dream of Perfection

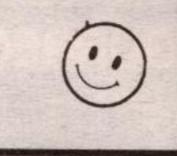
Located in an area of fine homes in Georgetown this oneyear new home offers 2690 sq. ft. of living space. Thousands spent in upgrades with loads of granite, hardwood, pillars, crown mouldings, circular stairs, top of the line built-in appliances and more. Features include 4 bdrms, 3 bathroom, laundry on bedroom level, large principal rooms, fabulous kitchen, family room w/gas FP, double car garage, and good sized yard. Priced at \$469,000. Call Tony* or Carol* to view.



8 Acre Parcel in an Area of Fine Homes Lots of oak and hardwood trees. Located close to Hwy. 7, Hwy 401 and GO station. Present zoning allows one home but potential for

"THOUGHT OF THE DAY"

"No man needs a vacation as much as the man who just had one."



CAROL" & TONY WALRAVEN Associate Broker *Sales Representatives

Blue Springs Realty (Halton)

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future residential development.



ERIN HILLSBURGH Rockwood

Housing starts expected to remain strong in 2004

ousing starts are expected to reach 204,100 units in 2004, Lafter reaching a 14-year high in 2003 with an expected level of 218,500 starts according to Canada Mortgage and Housing Corporation's (CMHC) fourth quarter CMHC Housing Outlook, National Edition report.

"Consumer confidence remains high and mortgage rates are extremely low. These factors, combined with recovering employment growth will contribute to the strong performance of the housing market in 2004, said Bob Dugan, Chief Economist at CMHC. "However, a better balance between listings and sales in the existing home market as well as expected rising mortgage rates will ease the pace of new home construction next year when starts are expected to reach just over 204,000 units.'

"While we expect the existing home market to become more balanced, it will remain tight, causing house prices to continue to rise at rates above overall inflation for the remainder of this year and throughout 2004. However, as sales edge lower, relative to new listings coming on the market, growth in house prices will moderate relative to the 2002 and 2003 pace. The average price of existing homes will increase by 9.3 per cent this year and 4.8 per cent in 2004.

"The low interest rates, which have contributed to strong housing starts have also helped keep carrying costs of high mortgage debt levels manageable in spite of rising home prices. Thus existing homeowners continue to be encouraged to move up and

renter households are still moving into the home ownership market," added Dugan.

British Columbia's housing starts are up strongly this year as market conditions improve thanks to low mortgage rates and employment and income growth. Starts in 2004 will continue to rise but, at a slower pace.

In Ontario, residential construction remained strong this year and will continue to be next year, thanks to positive consumer sentiment, strong job growth and low mortgage rates. Single-family starts next year will post their third highest level in 14 years.

Quebec's starts will have peaked this year thanks to rising disposable income due to strong employment growth, increasing net migration and low mortgage rates. These trends will continue into 2004 but at a slightly lower level.

In the Prairies, residential construction continues to return to a more sustainable pace after record growth experienced in 2002. This year, Alberta is expected to record its third best performance since 1981. The downward trend to more sustainable levels will continue in 2004.

Following the Atlantic region's large gains in housing starts throughout 2001 and 2002, soft labour market conditions have slowed ownership housing demand and starts slowed in Prince Edward Island and Nova Scotia this year. The region will see fewer starts into 2004 due to expected rising mortgage rates.

—Canada Mortgage and Housing Corporation

Heather Scotland** & Leigh Whiting** Acton Office 519-853-2086

Toll Free 1-888-833-1945

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(HALTON) CORP.



Children's Miracle Network

Visit us at www.HeatherAndLeigh.com for full feature sheets & colour pictures

\$995,000.



MISSISSAUGA CONDO \$167,900

Kingsview model (1050 sq. ft.) with south west view, floor to ceiling windows in the living room & both bedrooms, nice decor with new Uniclick 25 year oak laminate floor (guaranteed) in the living room, dining room & kitchen, new vinyl floor in ensuite & new ceramics in main bath. 24 hour security service, near Square One, easy access to Hwy 401 & 403, walk to transit, schools and shopping.



"GORGEOUS FREEHOLD" \$244,900

This 1600 Sq. Ft. end unit townhome has 3 large bedrooms, 2 1/2 baths, master with ensuite, 2 other bedrooms with window seats, main floor has laminate flooring, slider walk-out from breakfast room to large deck, main floor family room, finished basement with walk-out to yard and access to the double garage thru the house.



"CEDARBROOK COUNTRY INN" \$899,900 This impressive landmark 9 bedroom, 15 bath Mansion is magnificently set amongst the rolling hills of Erin with gorgeous long views. Extensive decking, finished w/o lower level + 1 bedroom in-law suite & detached 36' x 50' workshop/barn. Commercial zoning permits bed & breakfast and conference centre. Business and chattels included for



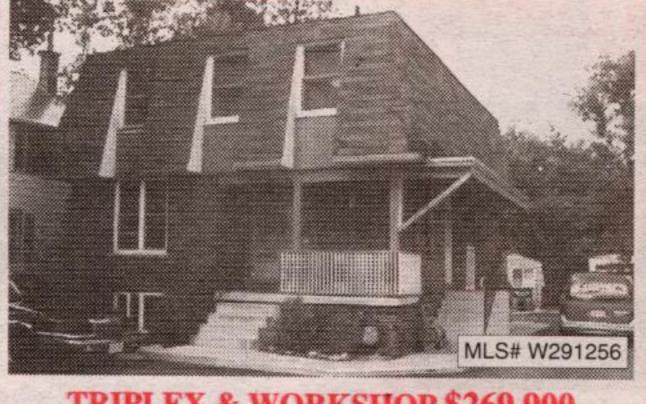
COUNTRY - IN-LAW & SHOP \$479,900

Gorgeous well maintained stone & brick raised bungalow with 3 large bedrooms, master with ensuite & walk-out to balcony, separate dining room & living room with brick fireplace & updated kitchen. Finished walk-out lower level with 4th bedroom & 4 pc bath. Bonus detached workshop with its own hydro & septic.



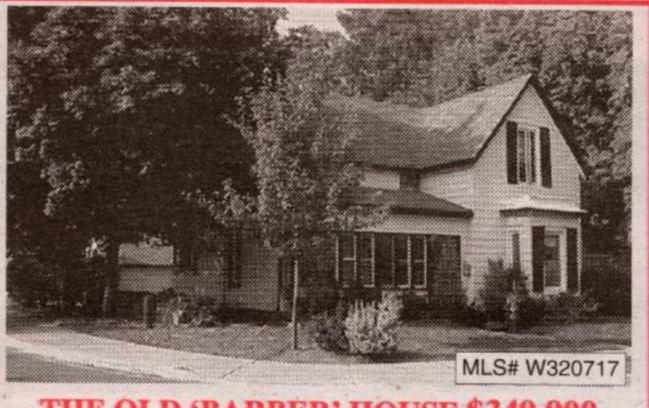
GARDENER'S DELIGHT \$184,900

Gorgeous stone terraced perennial gardens surround this spotless open concept home which overlooks a small ravine with creek. Upgrades include roofing, insulation & vinyl siding, most windows, gas fireplace, stained glass door with screen & paved parking area. Ideal for the serious gardener.



TRIPLEX & WORKSHOP \$269,900

Legal triplex with high profile location and excellent income, includes 2-2 bedroom apartments, 1-1 bedroom apartment and shared laundry room. Low maintenance building has been refurbished over the last 5 years and all units have been upgraded. The detached shop is wired and ideal for a small business/custom workshop.



THE OLD 'BARBER' HOUSE \$349,900 Has been lovingly renovated and restored with today's

amenities while preserving the past. This 4 BR 2 bath century home features a formal parlour w/gas FP & bay window; sep dining rm w/beamed cathedral ceiling; open concept oak kitchen w/bkfst bar; sunporch; rec room and det double garage on a large mature in town lot.



A VERY SPECIAL HOME \$299,900 This unique 2 1/2 storey board and batten 3 BR home is nestled in a quaint hamlet overlooking a small lake. Features include: cork and cherry floors, skylights, pocket French doors, brick f/p, sunken Great Room, several walk-outs and decks, 3rd floor loft/office, pine woodwork and charming shingled barn/shop on private lot with perennial gardens.

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