

JENNIE

Blue Springs Realty (Halton)

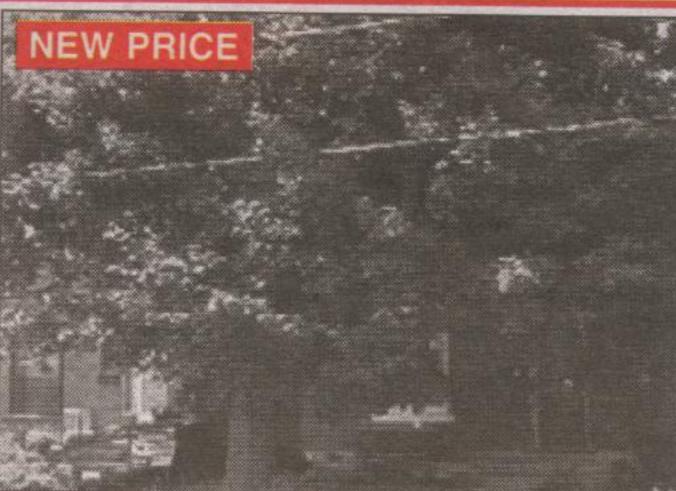
TOLL FREE 1-888-656-4348

TO VIEW THESE HOMES ON THE INTERNET GO TO www.jenniestanhope.com



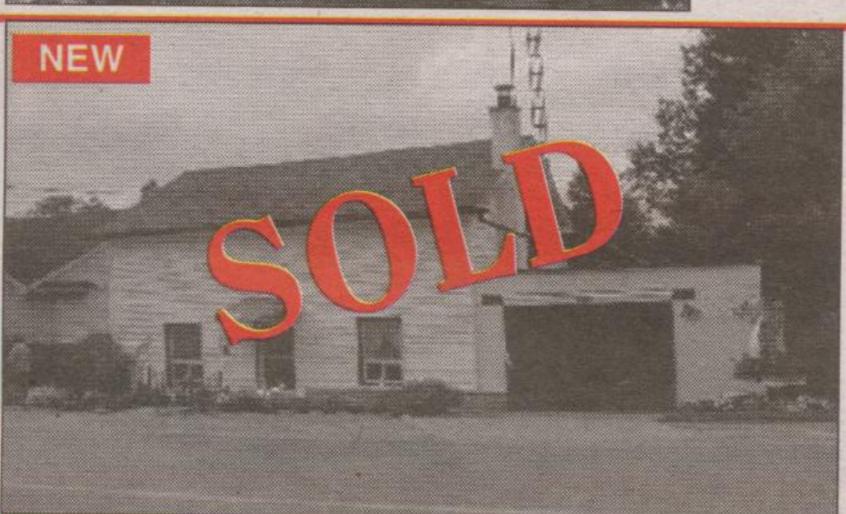
HISTORIC STONE HOME

Stunning, 1835 limestone home on gorgeous one acre lot with sweeping driveway. Beautiful deep window sills, pine plank flooring, original stone fireplace and cathedral ceiling with beams. Four bedrooms, great room, formal dining and three season sun room. For the discerning buyer looking for the irreplaceable. 45 mins. to Pearson Airport.



INVESTMENT **OR STARTER**

Brick four bedroom home with parking for four vehicles. Close to downtown river and park. Updated eat-in kitchen, main floor laundry, furnace and finished basement with kitchen and bathroom. Only \$167,500. York St., Guelph.



CALL JENNIE* FOR A FREE MARKET EVALUATION. YOU MIGHT BE SURPRISED.

Avoid 'underground' contractors

veryone loves a bargain, but when it comes to hiring a contractor for home repairs or renovations, a "special cash price" can mean a lot of extra risks.

It's no secret that some contractors will work for unrealistically low prices so long as they are paid in cash. But there's no such thing as getting something for nothing and part of getting a "cash deal" means not having a written contract, receipts or a warranty.

Most homeowners who get involved in cash deals know the contractor is cheating on taxes—that's why the price is so low. They probably also assume that the contractor runs all the risks—after all, it is the contractor who ends up not declaring the income on their tax return.

What most homeowners don't know is that a cash deal without a contract also involves a lot more risk for them.

With no clearly written contract spelling-out what the contractor agrees to do, the homeowner can end up with more responsibilities then they bargained for, including:

 Obtaining permits and inspections to make sure things are done according to the building codes.

 Complying with labour regulations governing the health and safety of workers as well as hazards related to equipment and chemical use.

 Paying for Workers' Compensation coverage to protect workers who may be injured on the job.

 Obtaining liability insurance to protect themselves and their home in the event of an accident, damage to the home during construction, or damage or injury

to third parties such as the homeowner' family and neighbours.

If homeowners don't ensure thes steps are taken, they could face seriou legal and financial problems if somethin goes wrong or an accident occurs. When underground contractors offer low priced cash deals, they don't explain these serious risks are being passed on t the customer to make the low price possi ble. If they did, their low prices wouldn' look like such a great deal.

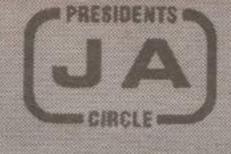
Getting a written contract matters lot. It reduces the chance that seriou mistakes will be made. It provides cus tomers with a written warranty and some assurance that they will get what they pay for.

Whether you are planning to build new home or cottage, carry out a majo renovation, or do a home repair project like a roof replacement or a kitcher remodeling, don't fall for the under ground contractor's cash deal. Insist on written contract covering all aspects o the work or project and make sure tha this contract includes proof of contracto liability insurance, Workers' Com-pensa tion coverage (or equivalent private dis ability coverage for exempt workers), lien holdback, and responsibility for com pliance with building codes.

Also be sure to talk with your own insurance company before the worl begin— many homeowner policies don' automatically cover construction-related risks.

Visit www.HiringAContractor.com part of the Get it in Writing! consumer information campaign from the Canadiar Home Builders' Association.





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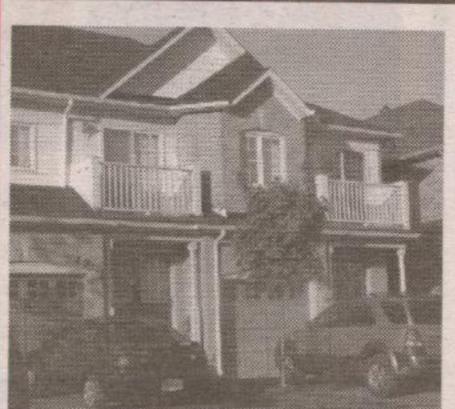
Dinah*



PERFECT STARTER

3 bedroom bungalow area. Feat es include: hardy lew maple updated windows, updated

main bath, shingles, electrical, 3 pc. on lower level, fenced yard. Walk to "GO", shopping, recreation, walkout from master, central air, rec. room, detached garage. \$249,900. Call Rod* or Dinah*.



BRADLEY DRIVE

Spacious and bright townhouse freshly painted. New laminate flooring in great room. Ceramics in kitchen and baths. Centre Island. Full ensuite and walk-in closet. Walkout to fully

etc. \$238,000. Call Rod* or Dinah* to view.

04-550-30



OLDE GEORGETOWN

Brick bungalow with stone front on tree-lined street within walking distance to GO. Hardwood, C/A, newer windows, formal living & dining rooms. 2 fireplaces. Sep. entrance to lower level. Flagstone

step. Detached garage with opener. Large lot 50'x132'. No houses behind. \$245,900. Call Rod* or Dinah*. 04-555-30







COOL POOL

Upgraded granite countertop, oak cabinets, ceramics, broadloom & underpad throughout. Prof. fin basement, cen air, ceramics, custom B/I closets in mstr expanded office. B/I pool & hot tub on 900 sq. ft. private deck. \$399,900. Call Rod* or Dinah*. 04-307-30

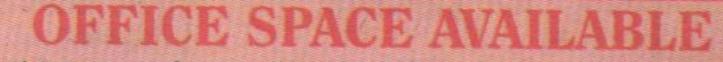




CUSTOM BUILT BY FREESTONE DESIGN BUILDER

with unbelievable views of the Toronto Skyline on this 2 acre lot in executive subdivision. Featuring stone front exterior, skylights, maple hardwood & cabinetry, rosewood hardwood, woodburning insert in marble FP, 6 pc. ens., walkout basement w/above grade windows, walkouts to decks, pot lights, ceramics, stainless steel b/i appliances, 2700 sq. ft. of quality. \$799,000. Call Rod* or Dinah*.

04-186-31



500 Sq. ft. and up. Call Rod* or Dinah*.

RETAIL/COMMERCIAL SPACE 1600 Sq. ft. Call Rod* or Dinah*.