



GORD* & MICHELE* DAWE
1-888-656-4348

"Give Us A Minute Of Your Time And We Will Give You Years of Experience"



Gordon B. Dawe
*Sales Rep.



Blue Springs Realty (Halton) Corp.

Michele Dawe
*Sales Rep.



OPEN CONCEPT FAMILY HOME IN ROCKWOOD \$349,000

4+2 bedrooms. Living room & dining room with wood burning fireplace, modern kitchen with built-in appliances & breakfast bar overlooking great room open to second floor with a walkout to deck & fenced backyard. Main floor master bedroom with coffered ceiling & 4 pc. ensuite, skylights. Finished recreation room with office & 2 extra bedrooms & 3 pc. washroom. Central air. Well kept home in great family neighbourhood. A pleasure to show! Call **Michele*** or **Gord***.



DON'T PAY RENT! BRICK BUNGALOW ON LARGE LOT \$209,900

Located in mature area of the Town of Acton. Living room & dining room combination with hardwood floors. Kitchen with walkout to back deck. Extra bedroom on lower level. Excellent retirement or first time buyer's home. Please call **Gord***.



BRIGHT, SPACIOUS BUNGALOW IN MATURE AREA OF ROCKWOOD \$239,900

Eat-in kitchen with oak cabinets & walkout to large deck & fenced back yard with dog run. Separate dining room, cosy living room, 3 bedrooms. Large unfinished basement with roughed-in washroom. Walk in from attached garage. Close to park & library. Great family neighbourhood. Please call **Gord*** or **Michele*** to view.



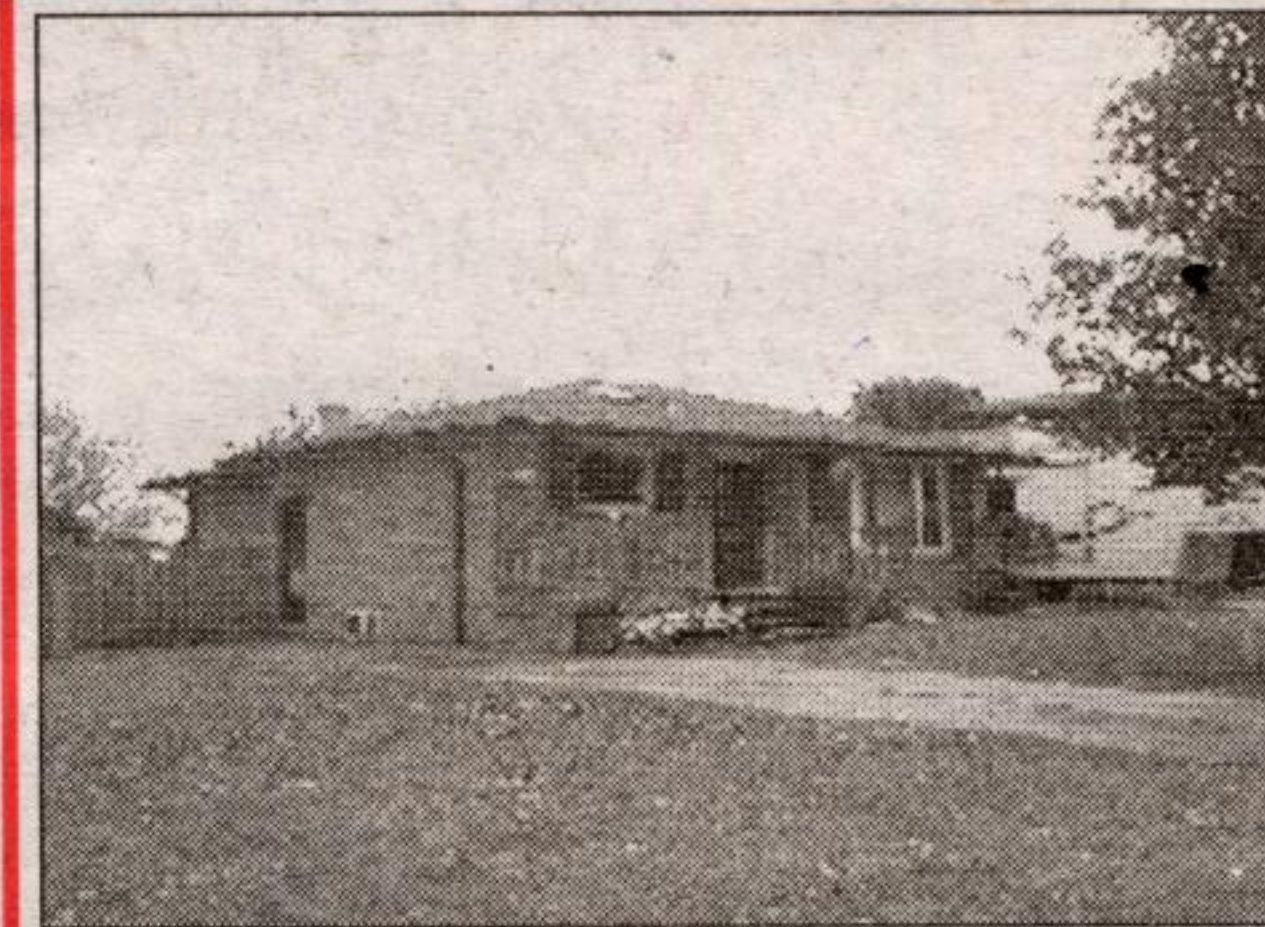
WHY PAY RENT - WHEN YOU CAN OWN YOUR OWN CONDOMINIUM APARTMENT? \$142,900

Well maintained 2 bedroom condo close to Highway 8 and 401. Living room and dining room combination with upgraded broadloom and walkout to balcony. Kitchen with oak cabinets, large master bedroom with walk-in closet and 4 pc. ensuite with marble flooring. 3 pc. washroom with marble flooring. All appliances and blinds are included. Condominium features indoor parking, pool, sauna, whirlpool bath and exercise room. Shows 10+.



MAIN STREET COMMERCIAL PROPERTY IN ACTON \$239,900

Former Chinese Restaurant plus separate office and large apartment. Garage and parking at rear. Please call **Gord*** for your personal showing.



GREAT STARTER OR RETIREMENT BRICK BUNGALOW - \$199,900

in mature east-end area. Eat-in Barzotti Oak kitchen, updated bath and window. Large rec room with gas fireplace, bar area, 4th bedroom. Hardwood floors in the living room and upstairs bedrooms. Fenced back yard with brick patio, front porch. Call **Michele Dawe***.



OPEN FOR ADMIRATION!! GUELPH SOUTH END \$229,900

The Welcome mat is out on this well cared for 3 bedroom home. Cosy living room overlooking eat-in kitchen with ceramic floors & oak cabinets open to family room with ceramic floors, tongue & groove wood ceiling with skylights. Gas fireplace & walkout to deck and landscaped back yard. Finished recreation room with 3 pc washroom. Updated gas furnace with central air conditioning. Large paved driveway area for RV. Close to schools & shopping.

Your first home— new or used?

You're finally ready to purchase your first house, but what should you buy— a resale home or a brand new one?

"Buying a home is a complex decision, whether it's resale or new," says Chartered Accountant Patrick Johnston, Director of Assurance and Business Advisory with Evans Martin LLP in Brampton.

"It's a matter of personal choice, and it depends on both your financial means and your lifestyle. Do you want a new home that you can design to your own tastes, or do you want an older home in a more established neighbourhood, with schools, shopping and transportation already in place? Make sure you do your homework and make the decision that's right for you."

"Budgeting is an important piece of the puzzle," says Chartered Accountant Brent VanParys, Managing Partner at VanParys Micacchi Shippey & Warnick LLP in Woodstock. "First, find out what you can afford."

"Housing costs— your mortgage payments, property taxes and utilities - shouldn't take more than 32 per cent of gross family income. Similarly, your total debt servicing costs— the costs of all debts including items like credit cards and car payments—should not exceed 40 per cent of gross family income."

"With an older home, you are buying a property at a reduced purchase price, so your mortgage will be less and so will your payments. It's also exempt from GST," explains VanParys.

Before signing on the dotted line, first-time buyers should plan for additional expenses.

"Legal fees, land transfer tax, real estate

commission, moving costs and decorating expenses are all extra costs that should be built into your final price," Johnston explains.

"With an older home, for example, you could be buying someone else's problems, so you'll also need a home inspection to know exactly what you're buying. A new home brings extra costs too, such as landscaping, finishing a basement, or putting in a driveway."

"If you're buying a new home, deal with a reputable builder. Find out if the builder is registered with the Ontario Home Builders Association. Check your rights under the Ontario New Home Warranty Program, which offers protection for new homeowners. Conduct a reference check, inspect other developments by this builder, and find out if these homes are delivered on schedule. If not, then you may face extra storage costs— or even have to renegotiate your financing and rent accommodation until your new home is ready," advises Johnston.

Whether you buy an older home or a new one, chances are you'll need to arrange financing.

"First-time buyers can take advantage of the First Time Home Buyers' Plan," says VanParys. "This allows you to withdraw \$20,000 from your RRSP for a down payment, which has to be repaid over a 15-year period. If not, it's included in your annual income."

"By arranging a pre-approved mortgage, you know exactly what you may spend as you shop for your home," concludes VanParys.

The Institute of Chartered Accountants of Ontario

QUAINT VILLAGE SETTING
NEW PRICE \$224,900

Nice 3 bedroom, 4 level sidesplit with eat-in kitchen, family room with wood-burning insert fireplace, double car garage. All on a huge lot in a quaint village setting. Offered at \$224,900. See **Mike*** for details and to view. MLS# X551925 04-640-99

MIKE LABEY *Sales Rep.
(905) 877-5165
Johnson Associates
HALTON LTD., REALTOR

DOUG MEAL • 905-702-4426

HUGE DECK
4 bedroom with oak hardwood floors, new windows & doors - eat-in kitchen-dining room and finished basement with gas fireplace - big fenced yard with pool and large deck for entertaining - move in for Christmas. Asking \$274,900.

DOUG MEAL *Sales Rep.
RE/MAX
Blue Springs Realty (Halton) Corp.
(905) 702-4426

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JIM AKERS
*Sales Rep.
(905) 877-5165
Johnson Associates
HALTON LTD., REALTOR

NEW

5 BEDROOM BUNGALOW \$249,900!!
Eat-in kitchen, walkout to large 2 tiered deck, 5 appliances, most window coverings. Finished rec room. 3 bedrooms up and 2 bedrooms down. 1 4 pc. + 1 2 pc. bath. For an exclusive appointment, call **Jim Akers***.
04-676-30