

Buying a home compares favourably with renting

If you're fed up with renting and have always wanted a home you could call your own — but thought the chance was just beyond your grasp due to economic factors — you should know that the time has never been better to make your dream come true.

A combination of low interest rates and a return to more affordable prices is helping to make it possible for countless Canadians to enter the exciting world of home ownership.

Surprisingly as it may sound, you'll find that the costs of owning a home, in many cases, can be substantially lower or comparable to those of renting.

And, if you start looking now, you and your family will probably be able to move in the spring and enjoy your home both indoors and out during the summer months.

If you're eager to buy, but have concerns about the stability of your job, a job loss mortgage insurance program called ALWAYS HOME is available to help give you an extra boost of confidence.

Attractively priced and extremely com-

prehensive, this insurance will take care of your mortgage and property tax payments in the event that you involuntarily lose your job. In the meantime, you can get your finances in order and focus on finding another job.

Realtors of Ontario worked with Pafco Insurance Company and Thompson, Thompson & Associates Ltd. Insurance Brokers to develop ALWAYS HOME last fall — and many buyers are taking advantage of it.

When buying a home you should also consider the equity you'll be building in your property as time goes by — and once the mortgage is paid off, all you'll really have to concern yourself

• see COMPARE on page 5



REALETY WORLD
MILLPOND REALTY INC., REALTOR




Three Bedroom back split on Laurier. 2 car garage, family room with gas fireplace, Central Air. Call Mark Malliecu to view.

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Have you been searching for a nice bungalow in a mature area with an upgraded kitchen, good sized master bedroom with en-suite and walk-in closet? If so, you've just found it! This home also has a large rec room with stove 2.5 bathrooms. Built in appliances and is ideally located convenient to shopping. \$184,900. Call me for full details.



BETTY INGLE
HALL OF FAME
Sales Representative
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Immaculate Backsplit
offers 3 bedrooms, large eat in kitchen, dining room & living room. In-law suite, 1 bedroom, 4 pc bath, fireplace, separate entrance. Make your appointment with Betty Ingle today. Priced to sell at \$217,900.

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DAZZLING KITCHEN
There's a new oak canac kitchen with ceramic flooring, large living and dining rms, two bathrooms, finished rec. room with fireplace, central air, central vac, 16'x34' inground pool, new paved driveway, and private patio area, plus new windows. Don't loose this one - Call me today for an inspection. \$205,500.



CAROL M. BROOKS
Sales Representative
Hall of Fame
Office: (905) 878-7777
Residence: (905) 875-0067
Toronto Line: 825-4485
http://www.mls.ca.



A BEAUTIFUL Frontsplit, large eat-in family-sized kitchen with walkout to raised deck, separate dining room, living room, 3 + 1 bedrooms, family room with gas fireplace, 3 bathrooms, central vac, central air conditioning, main floor laundry room, private and fully fenced back yard. Move in condition. \$235,900.




SUPERIOR QUALITY CUSTOM BUILT home located on a little over an acre. 4 spacious bedrooms, 3 bathrooms, large kitchen overlooking sunken family room with gas fireplace, separate living & dining rooms, large cedar deck, 3 car garage. A must see! \$394,000




SPACIOUS 4 BEDROOM HOME located in a very desirable family neighbourhood backing onto GreenBelt & ravine. Large eat-in greenhouse style kitchen, main floor family room, recently decorated with F.P. sep. liv & din rooms, main floor laundry, 3 bathrooms, hot tub & much more. \$285,000


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MILTON FREEHOLD TOWNHOUSE.
This cute townhouse has been totally renovated and freshly decorated. The kitchen is European style with oak trim and hardwood floors. You'll find an up to date bathroom with pedestal sink and enjoy a comfortable living room with a gas fireplace. There are two nice bedrooms with lots of closet space. Call Moe for a showing. Now \$112,500.



ESCAPMENT VIEW. Very large four bedroom backsplit located below Kelso Conservation Area. Family size eat-in kitchen, hardwood floors in separate dining & living rooms. Tile flooring in the oversized main floor family rm. and bar area. You'll love this treed lot with it's gardens and gazebo. \$425,000. Call Moe 878-7777



KEVIN HOWDEN
Sales Representative
Office: 878-7777
Toronto: 825-4485
Res.: 854-2973



POSITIVELY CHARMING!
This very well kept 1918 all brick character home has plenty to offer. Perfect for business use, home or both. Features separate upper level living quarters, 3 car garage with loft. Possessing many of its original features, this home is filled with warmth and elegance throughout. Wood trim, pine floors, pocket doors and an impressive oak staircase. Many upgrades too! Come and view this home with all its possibilities. Now \$379,900.



INDOOR ARENA
Great location - just minutes to Mohawk, Hwy 401. Approx. 36 acres horse farm on rolling landscape. Metal barn with 8 stalls (room for 11) with 65'x100' indoor arena combined. Stream flowing through scenic property with multiple ponds, plus a 4 bedroom bungalow sitting well back from the road with many recent upgrades. New broadloom throughout, freshly painted interior and completely renovated bathroom. Come and have a look, please call Kevin... Now \$369,900



CAMPBELLVILLE
Impressive custom-built Georgian style home set on 5 acres. Beautifully manicured grounds with wooded property creates a park-like setting. This home features very large rooms, 4 bedrooms, 3 baths, sunroom off kitchen, French doors, fireplace in family room & convenient entrance to basement from double car garage. Nice private location & just minutes to Campbellville. please call Kevin... \$429,900.



3 bedroom backsplit with quiet court location. Eat-in kitchen overlooking family room with fireplace. Nice large fenced lot with apple trees in back yard. Aluminum eaves & soffits. Roof resingled approx. 5 years ago. \$185,000.

Above the Crowd!

