

# Yes, money does grow on trees for homeowners

First impressions are crucial, and the garden is the first impression of a home that a potential purchaser sees when they get out of the car. Cosmetic changes can be made for minimal dollars. These changes can generate a sale or can add dollars to the sale price.

If you have just purchased such a house with a well-maintained garden don't stop there! Planting trees adds value and can save energy. It can lead to lower monthly heating and air conditioning bills.

Deciduous trees planted on the south, and west sides of your home will grow to be an energy-reducing feature. The shade produced by deciduous trees during hot summer months reduces the burden placed on cooling equipment such as fans, heat pumps, and air conditioners.

Tall evergreens planted on the north side of your home will perform the same energy-saving function in the winter. They can block those northerly winter winds. This in turn reduces the work your furnace will have to do to maintain a reasonable level of warmth in your home.

## Real Estate And You

with JAMIE JOHNSTON

So don't ignore the benefits of planting trees.

Remember, energy — like money — does not grow on trees. But trees can be an energy-saving device for your home both now and when you come to resell. For not only do today's buyers ask about the monthly mortgage payments, they also want to see the monthly utility bills before they make any offer to purchase.

### The property survey

More and more people are asking — why do I need one? — and when should I have it done?

Property surveys are usually done for the benefit of the buyer. The original survey is carried out with the construction of the house. But over time, improvements are made to the property — fences, pools,

garden sheds and so on. Additions to the house can take place. As well, certain easements — that is the right to access the property for telephone, hydro, etc. may be added. The end result is that the property itself can be altered in such a way that it may not conform to zoning requirements, or certain structures may encroach on neighbouring properties.

Remember, a property survey is not a title search carried out by your lawyer. The title search only provides proof that the vendor or seller owns the property and is in a legal position to sell it. The property survey is a description of the physical make-up of the property that is being transferred or sold.

If the property survey shows certain deficiencies — a simple example is a fence located outside the property — the buyer can then ask the seller to correct the problem before completing the purchase.

Thus a property survey is in the best interests of the buyer. But not every transaction requires one. It depends in part on when the most recent one was completed and what physical changes have since taken place.

Finally, who pays for the survey if the buyer asks for one? Again this is an area for negotiation between buyer and seller.

The first rule: install it because you want it; not because it makes good real estate sense. How much will it cost?

Once you have an estimate for the basic cost of the pool, just double it to get the total cost of converting your back yard to a "pool haven." You'll need fencing, a pool heater, a pool blanket, and extra patio space.

And, just like a new car, the minute your pool is completed it will be worth less than it cost to install. As a rough rule, a pool is worth only 50 per cent of its cost. This is for inground pools. Above ground pools add to value.

Why? It is simply a matter of demand. Many people don't want a pool. As soon as your house has one, you reduce the number of people interested in it. With fewer people interested, the chances to get your investment out are correspondingly reduced.

As a homeowner with a pool, your best chance to get most of your money back is to sell your home when the pool is an asset, which is right now, thus, selling a home with a pool is much more seasonal than selling other types of houses.

For a potential buyer who wants a pool: it is always much cheaper to buy a house with a pool than to buy a house and put the pool in later. So keep that in mind. And if you buy a house when the pool is closed, you can buy it for a lot less than you can right now.



1490 Speers Rd.  
Oakville  
847-7000



### A PLACE TO START

\$159,900 is the asking price of this immaculate 3-bedroom Link Home on a spacious fenced lot. This home has a finished basement with bar, new parquet floor, double paved drive, single-car garage, also included is a new water softener and central air conditioning. Please call BILL WALTERS for details and to view. 827-0590.

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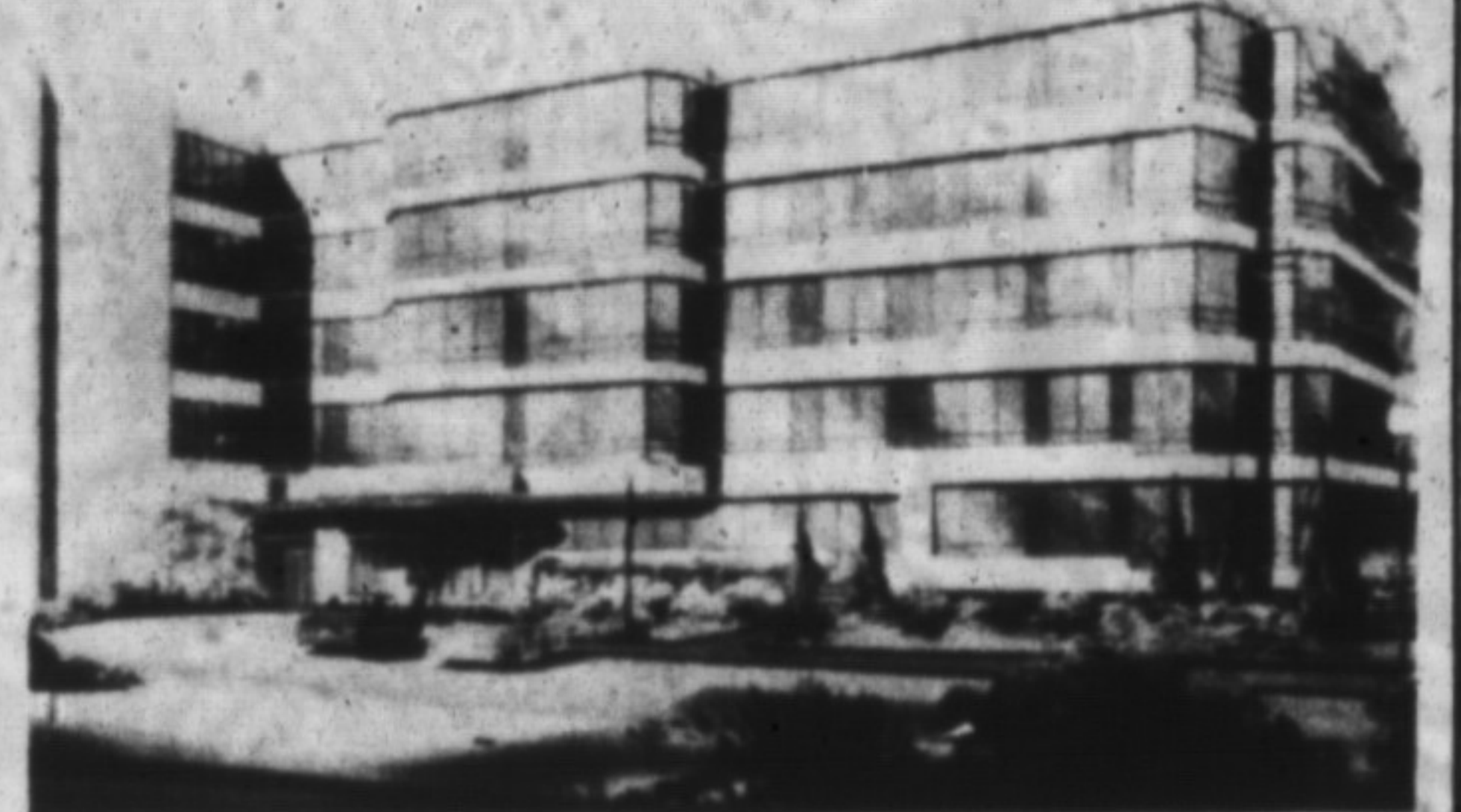
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# RE/MAX

DYNAMIC REALTY INC.

(519) 821-1950 GUELPH



### GUELPH SOUTH

\$219,900. This 2,200 sq. ft. executive home is located close to 401. Living room & dining room are each 16'x11' and both boast a big bay window, master bedroom with en suite and walk-out to balcony, main floor family room with fireplace — much more! Bob Mutrie, (519) 821-1950 or (519) 824-6073.

### HOME — HORSE BARN

At the turn of the road you enter a world apart where a view of unspoiled beauty unfolds into rolling land, natural bush, towering trees and river flowing by. This unique home blends with its surroundings with natural wood beams, pegged oak floor and pine cupboards. Horse barn on paddocks for your hobby. \$298,900. Close to Guelph Lake. Herb Talen, (519) 821-1950 or (519) 843-2814.

### OPEN HOUSE

SATURDAYS & SUNDAYS 2-4 p.m.  
74 HANDS DRIVE, GUELPH

\$229,900. "New Era" bungalow has exciting upgrades! Spacious entry has skylight, ceramic tile, mirrored circular oak railings, double French doors to separate dining room, futuristic European kitchen, main floor family room with fireplace, master bedroom has large en suite and Jacuzzi. Other models available to view on exclusive cul-de-sac. Divisions: 401 West onto old No. 6 (Brock Road) exit. Sharon Mutrie, (519) 821-1950 or (519) 823-5777.

### BUILDING LOTS

Only 2 left!! Extra large crescent lots located in the Guelph south area across from Amber Cupola \$95,000. Bob Mutrie, (519) 821-1950 or (519) 824-6073.



### CONDO APARTMENT

\$84,900. 2-bedroom apartment with balcony. Mature tree conservation area close. Newly renovated. Donnalene Mutrie, (519) 821-1950 or (519) 825-6073.

### THE ALL IN ONE LOCATION

A must to see — This all brick home has numerous updates such as solid maple cabinets in large eat-in kitchen with patio door to deck, approx. \$7,000 on newly installed windows with crank openers and enclosed blinds, newer hydro service and much, much more. Ideally located for shopping, bus stop, doctors' offices, schools. Priced to sell at \$139,900. Ask for Herb Talen, (519) 821-1950 or (519) 843-2418.

## COULD YOU SELL YOUR OWN HOME?

### OF COURSE YOU COULD

Whether you should or whether you'd want to will depend largely on your answers to the following questions.

- 1 Do you have sufficient knowledge of current (and ever-changing) market conditions to price your home properly, to put it on the market at a price that will be attractive both to yourself and prospective buyers?
- 2 Do you have the skills to advertise and market your property effectively? Do you know how much advertising costs?
- 3 Do you have a network of contacts who can produce potential buyers for your home?
- 4 Are you a good negotiator? Will you be unnerfed by aggressive buyers looking for bargains?
- 5 Do you have time to show your home to prospects? They want to look around when it's convenient to them, not necessarily to you.
- 6 Even if you have the time, can you deal objectively with negative comments prospects may make about your home? Not everyone will share your taste in decor or appreciate your improvements.
- 7 Can you determine who, among prospects, is serious and has the necessary assets to buy as opposed to someone who is merely making frivolous enquiries? You could be stuck with a buyer who can't get mortgage financing when the deal is about to close.
- 8 And speaking of mortgages, are you able to help a prospect arrange the necessary financing?
- 9 Are you conversant with the many laws and regulations which govern real estate ownership? You could find yourself in some difficulty with a buyer to whom you've not disclosed certain facts because you didn't know about them.

Most people feel they have neither the time nor the skills to undertake the sale of a home. They prefer to rely on REALTORS — trained and licensed real estate practitioners who are members of their local real estate board.

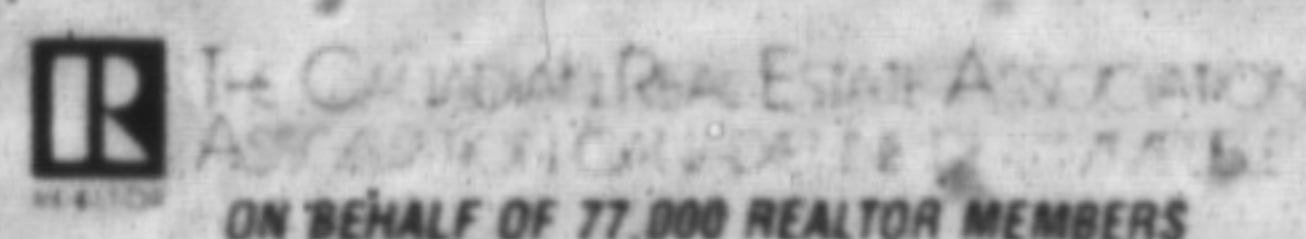
REALTORS can answer 'yes' to all the above questions. They provide a variety of services designed to make the transfer of property from one owner to another as painless as possible for all concerned. They can put an army of salespeople to work selling your home through the Multiple Listing Service (MLS) but you need deal with only one person — the REALTOR you select. What's more, you'll pay that REALTOR not one cent unless or until your house is sold, no matter how long it stays on the market.

In 1987, the owners of 279,650 residential properties counted on REALTORS and MLS to sell their homes. Many more listed their properties exclusively with REALTORS. Any industry can achieve this level of performance only through the ongoing provision of reliable, ethical service.

REALTORS subscribe to a strict Code of Ethics. They work in the communities where they live. The most successful among them do well because they generate repeat business from satisfied clients.

Want to sell your home? Contact your local REALTOR and

## SELL WITH COMPLETE CONFIDENCE!



ON BEHALF OF 77,000 REALTOR MEMBERS