


Everything you wanted to know about your home

- The country's homebuilders contribute \$43 billion annually to the Canadian economy.
- The Canadian homebuilding industry generates one million person-years of employment annually.
- Toronto Home Builders' Association members build more than 80 per cent of all new homes in the Greater Toronto Area.
- The average cost of land in the Metro area now comprises more than 40 per cent of the total price of a new single-family home.
- In 1988, major chartered banks held approximately 40 per cent of the residential mortgage market. Trust companies held about 31 per cent of the mortgage market.
- One and one-quarter million Canadians move annually; nearly three-quarters of this group move within the same province.
- Nearly 40 per cent of immigrants to Canada locate in Toronto.
- There are more than 1,000 R2000 builders across Canada.

- Two-thirds of Canadian builders include more than the required level of insulation in their walls, ceilings and attics as a standard feature of new homes.
- Almost three-quarters of Canadian builders build more than 75 per cent of their homes on a presale basis — over one-quarter build exclusively presold dwellings.
- Housing starts are an important economic indicator and construction expenditures play a major role in the economy. The annual total of housing and housing-related expenditures generally amounts to close to 20 per cent of GNP.
- In 1981, there were 8.7 million dwelling units in Canada, of which 46 per cent were single-family detached, 18 per cent attached or row housing and 36 per cent apartments. Nearly 65 per cent of this housing was built after World War II. Annual additions to Canadian housing stock averaged 77,000 units in the 1950s, 155,000 in the 1960s and 229,100 in the 1970s. In 1988 alone, Canada's

- builders started over 189,000 housing units. This upward trend continued into 1989, with 215,382 starts.
- In 1986, piped gas was used as the principal heating fuel in 45 per cent of homes, electricity in 28.3 per cent and oil in 20.1 per cent. Oil, predominant during the 1970s, was surpassed by gas in 1980 and subsequently by electricity in 1985.
- A humming fluorescent light often indicates a problem with the ballast (the part that regulates electrical current, not the tube). Ask your dealer for a higher grade ballast.
- Fifty-five gallons of paint, 302 pounds of nails, 750 feet of copper wiring and 9,726 board-feet of lumber go into a typical new 1,700 square foot, single-family home.
- North Americans bathe or shower an average of 6.2 times per week (compared with the Europeans' four), and a family of four flushes the toilet an average of 19.4 times a day.

- The average North American spends an average of one hour per day in the bathroom, compared with 10 minutes in public places like the foyer.



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Take care in choosing a builder

Buying a new home is one of the biggest, most important purchases most of us make in a lifetime. Choosing the builder for that home is the key to ensuring the quality and product you want. Here are a few hints to help you choose the best builder for your investment.

- Start by calling the Toronto Home Builders' Association, which represents the area's leading professional builders. Check the newspapers to find out who is active in your area.

Then settle in to some serious "home" work. Ask questions and write down the answers. Spend as much time shopping for your builder as you will be choosing the design and layout of your home. Talk with other purchasers. Visit builders' previous developments and ask homeowners if they are satisfied with their home.

- Write all notes in the same notebook and you'll have it all in one place when it is time to make a decision. Care and attention up

front will pay dividends when you choose your new home.

- Call the Housing Information Home Line at 391-HOME to receive basic information on Toronto Home Builders' Association members and to obtain a set of Insights, 11 informative brochures designed to help take the guesswork out of buying a new home.

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730 ROBERTSON CRES. OPEN

4 bedroom, 3 bathrooms, stone fireplace, main floor family room, main floor laundry, on a large lot. Call Tim Nevins.


OPEN HOUSE
June 10, 1:30-3:30 P.M.



MAE COURT, CAMPBELLVILLE
In a class by itself. Built by one of Milton's prestigious builders. This truly elegant home awaits your inspection. Enormous kitchen with walkout to large deck. Bevelled French doors on the main floor. Beamed ceiling and fireplace in the family room. Corner jacuzzi in master ensuite. Central air & much more. For your personal inspection call Yvonne or Marg 878-2095.



COUNTRY RANCHER
Brick raised ranch, 2 car garage on 3/4 acre lot. Patio deck, eat-in kitchen and living room with fireplace. Walkout basement with finished rec. room and 2nd fireplace and two extra bedrooms, to view this 5 bedroom home call Yvonne Christie 878-2095.



FABULOUS MORTGAGE
Vendor take back on this home.
Call Marg Christie.



ZONED COMMERCIAL
Super location downtown Milton, for professional office space. Owner may finance. For details call Tim Nevins.

BUILD THE HOME OF YOUR DREAMS
On this scenic 44 acres, easy access to the 401 and Milton. This just may be the property you have been looking for. For all details call Cameron Gall 878-2856.

Yvonne Christie Broker Owner 878-2095
Tim Nevins * 875-1263
Allan Christie * 878-2095
Cameron Gall * 876-2856
Margaret Christie * 875-2443
* Sales Rep.

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BANKS	VARIABLE RATE	6 MONTHS	1 YEAR	2 YEARS	3 YEARS	4 YEARS	5 YEARS
Cdn Imperial	14% ^{var}	14% ^{var}	14% ^{var}	14%	14%	14%	14%
Bank of Montreal	14% ^{var}	14% ^{var}	14% ^{var}	14%	14%	14%	14%
Laurentian Bank	n/a	14% ^{var}	15% ^{var}	14%	14%	14%	14%
National Bank	n/a	14% ^{var}	15% ^{var}	14%	14%	14%	14%
Bank of N.S.	14% ^{var}	14% ^{var}	14% ^{var}	14%	14%	14%	14%
Royal Bank	14% ^{var}	14% ^{var}	14% ^{var}	14%	14%	14%	14%
Toronto-Dominion	14%	14%	14% ^{var}	14%	14%	14%	14%
TRUST COMPANIES							
Cabot Tr	n/a	14% ^{var}	15% ^{var}	14%	14%	14%	14%
Canada Trust	14% ^{var}	14%	14%	14%	14%	14%	14%
Central-Guaranty Trust	14%	14% ^{var}	14% ^{var}	14%	14%	14%	14%
Co-operative Trust	n/a	13.85% ^{var}	14% ^{var}	14% ^{var}	15% ^{var}	14%	14%
General Trust	n/a	15% ^{var}	15% ^{var}	14%	14%	14%	14%
Guardian Trust	14% ^{var}	14%	14%	14%	14%	14%	14%
Household Trust	n/a	14%	14%	14%	14%	14%	14%
Montreal Trust	n/a	14% ^{var}	14% ^{var}	14%	14%	14	15%
National Trust	14%	14%	14% ^{var}	14%	14%	14%	14%
Premier Trust	n/a		14% ^{var}	14%	14%	14%	14%
Prenor Trust	n/a	14%	14% ^{var}	15% ^{var}	14%	14%	13%
Royal Trust	n/a	14% ^{var}	14% ^{var}	14%	14%	14	13%
Standard Trust	n/a	14% ^{var}	14% ^{var}	n/a	n/a	n/a	14%
Duca Credit Union	n/a	14%	14% ^{var}	14%	14%	14%	14%
1st Power Credit Union	n/a	14% ^{var}	14% ^{var}	R.O.R.	R.O.R.	R.O.R.	R.O.R.

NOTES: ** Interest rate charged subject to adjustment during term of mortgage. Please consult institutions for term of years available.
R.O.R. - Rates on request FVO-Renewals only
op-Open N/A-Not applicable
---Not quoting

RATES TAKEN:
MAY 25, 1990
Fiscal agents specialize in trust and loan investments, and also supplies free consumer information on these investments. Phone: 844-7700.