

Sooner or later, you'll want a renovator



Immaculate one owner bungalow located in settled area of Milton. Fam. kit., 3 bdrms. Lower level area encompassing 4-pc. bath, rec. rm. & numerous upgrades for comfortable living. Offered at \$184,000. Immediate possession. CLIFFORD DEATHE* 844-2950, 827-4587.

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You want to save money on your home renovation, so you decide to do the work yourself.

At first, everything runs smoothly. Then suddenly, one thing after another starts to go wrong. Frustrated, you hurl your tools to the floor and cry out in anger over all the time and money wasted. You realize you need a professional renovator.

But where do you find a renovator? And what exactly does he do?

A professional renovator is often a design/builder who can take your project from a gleam in your eye to finished product. You won't find guys like him sit-

ting on the tailgate of a truck.

First, ask friends and neighbours who have had similar renovations done recently. But don't just take their word for it. The Toronto Home Builders' Association has a list of firms specializing in renovation and redevelopment.

Always ask for references and then visit several completed projects. Aim for a good fit between project and renovator. In other words, don't hire a Victoriana specialist to do your ultramodern European kitchen.

You will also need budget, a clear plan of construction and a contract with your builder. The plans will come in handy later

with the building inspector. A properly initialled set will also serve to settle any misunderstandings about the work needed.

For most straightforward renovations, a simple contract will do. A standard renovation contract is now available from the Toronto Home Builders' Association Renovation and Redevelopment Council.

Timing is everything. You can't just hire someone and get to work the next day. You must meet local zoning bylaws and acquire a building permit from your municipality. Your plans must also conform to the Ontario Building Code and will require a capable designer or architect.



NOW \$199,900!!

- 4 Bedrooms, 3 baths
- Large living & dining rooms
- Finished rec. room, eat-in kitchen
- Private yard, quiet location

Michelle Gaboury*
bus. 842-1920, res. 845-8445



MAGNIFICENT GEORGIAN

- \$899,000 - 4+ bedrooms, 4 baths
- Gourmet kitchen with built-ins
- Separate Nanny's quarters
- Fabulous 10 acres with granite pool

Michelle Gaboury*
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MARY GOEBEL
SALES REP.

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"DON'T JUDGE A BOOK BY ITS COVER!"

Just step inside and see the renovations. The basement is beautifully finished with in-law possibilities. Upstairs has 3/4" hardwood, French doors & tasteful decorating. Roof, windows & furnace have all been replaced. E0773



"A RARITY!"

A treed lot right in the centre of "old Georgetown" for only \$75,000. Purchaser to pay severance cost. E0667

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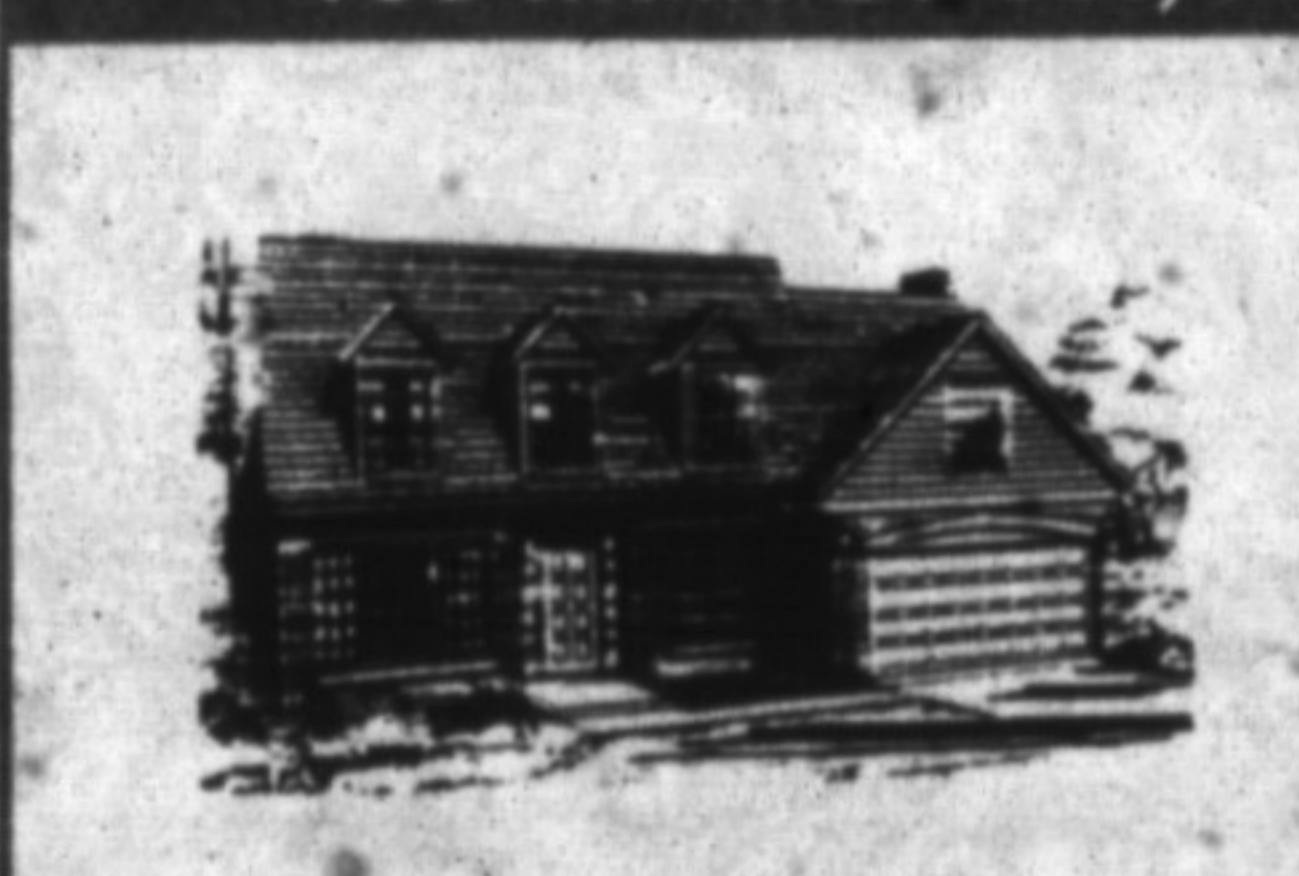
BANKS	VARIABLE RATE	6 MONTHS	1 YEAR	2 YEARS	3 YEARS	4 YEARS	5 YEARS
Cdn. Imperial	13 1/2%	13 1/2%	13 1/2%	13 1/4	13 1/4	13 1/4	13 1/4
Bank of Montreal	13 1/2%	13 1/2%	13 1/2%	13 1/4	13 1/4	13 1/4	12.90
Laurentian Bank	n/a	13 1/2%	14%	13 1/4	13 1/4	13%	13 1/4
National Bank	n/a	14%	14 1/2%	13 1/4	13 1/4	13.40	13.40
Bank of N. S.	13 1/2%	13 1/2%	13 1/2%	13 1/4	13 1/4	13 1/4	13 1/4
Royal Bank	13 1/2%	13 1/2%	13 1/2%	13 1/4	13 1/4	13 1/4	13 1/4
Toronto-Dominion	13%	13%	13 1/2%	13 1/4	13 1/4	13 1/4	13 1/4
TRUST COMPANIES							
Cabot Tr.	n/a	13 1/2%	13 1/2%	13 1/2	13 1/2	13 1/2	13 1/2
Canada Trust	13 1/2%	13 1/2%	13%	13 1/4	13 1/4	13 1/4	13 1/4
Central-Guaranty Trust	13%	13 1/2%	13 1/2%	13 1/4	13%	13 1/4	13 1/4
Co-operative Trust	n/a	13 1/2%	13 1/2%	13.40%	14%	13 1/4	13 1/4
General Trust	n/a	14%	13 1/2%	13	13	13	13
Guardian Trust	n/a	13 1/2%	12 1/2	13 1/4	12 1/2	13	12 1/2
Household Trust	n/a	13 1/2	13 1/2	13 1/4	13 1/4	13 1/4	13 1/4
Montreal Trust	n/a	13 1/2%	13 1/2%	13	12 1/2	12 1/2	12 1/2
National Trust	13%	13%	13 1/2%	13 1/4	13 1/4	13 1/4	13%
Premier Trust	n/a	13 1/2%	13 1/2%	13 1/4	13 1/4	13 1/4	13 1/4
Prenor Trust	n/a	13 1/2%	13 1/2%	14%	13%	13 1/4	13
Royal Trust	n/a	13 1/2%	13 1/2%	13 1/4	13 1/4	13 1/4	13 1/4
Standard Trust	n/a	13%	13%	13%	13%	13%	13 1/2
Can. Credit Union	13 1/2%	13 1/2%	13 1/2%	13 1/4	13 1/4	13 1/4	13 1/4
Jet Power Credit Union	n/a	13 1/2%	13 1/2%	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
op - Open
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