



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.

**RALPH F. McCORMICK & ASSOC. LTD REALTOR**

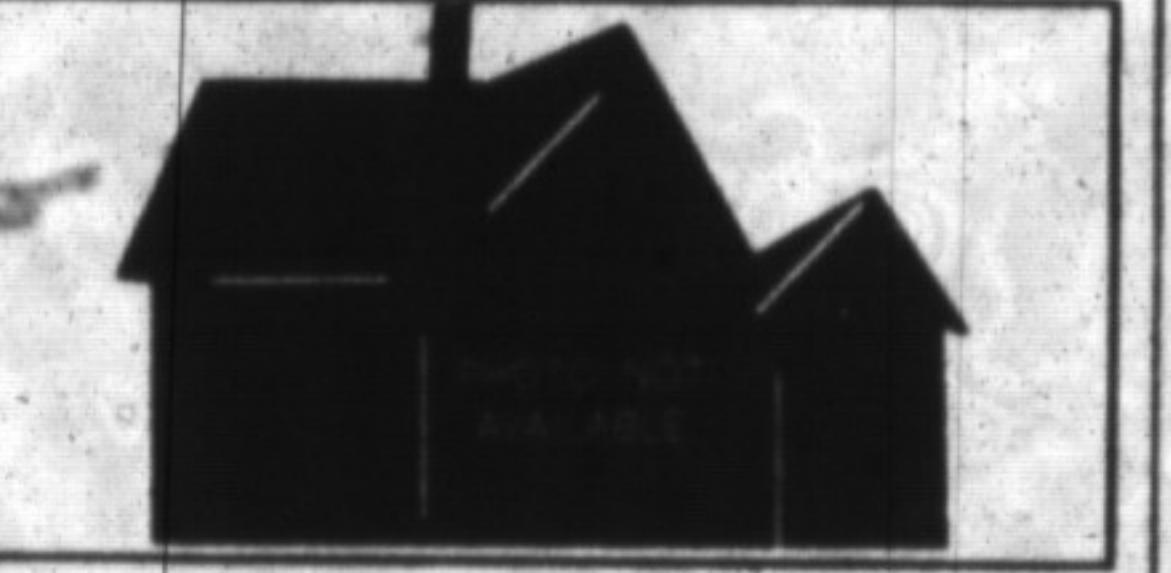
Canada Trust Realty Inc./Realtor  
The Canada Trust Company



**NOW \$199,900!!**

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

**Michele 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 gunite pool

**Michele Gaboury\***  
bus. 842-1920, res. 845-8445

# Sooner or later, you'll want a renovator

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 Victorian 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.



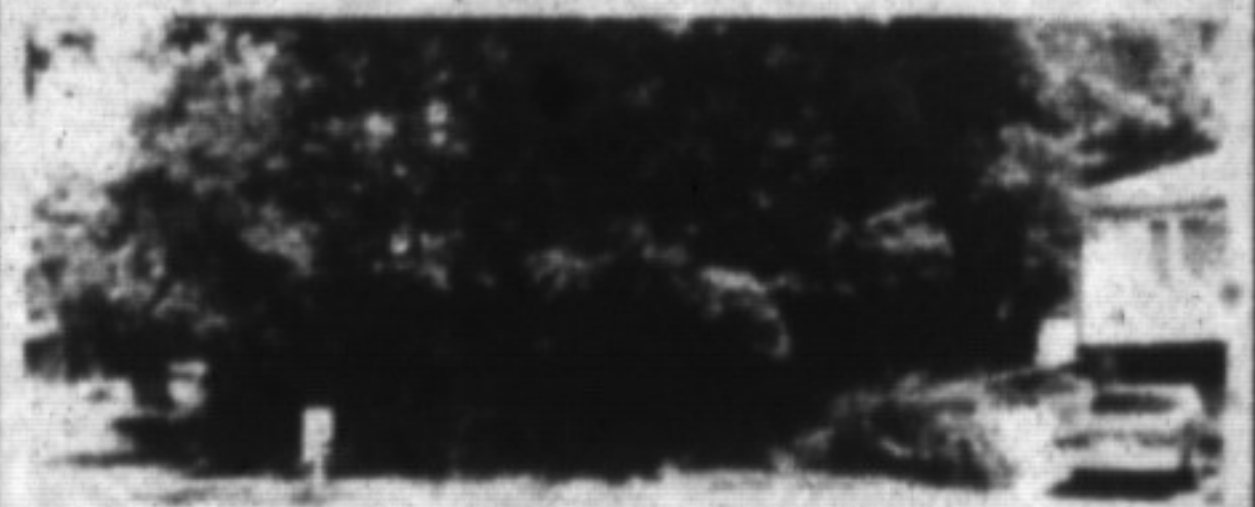
**MARY GOEBEL**  
SALES REP.

Georgetown 453-1108, Erin 454-2732  
Caledon 451-7802, Rockwood 455-2110



**"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 "side Georgetown" for only \$75,000. Purchaser to pay severance cost. E0667

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**878-8101**

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Ask us if you need a lawyer

BANKS	VARIABLE RATE	6 MONTHS	1 YEAR	2 YEARS	3 YEARS	4 YEARS	5 YEARS
Can. Imperial	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4
Bank of Montreal	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	12.90
Laurentian Bank	na	13 1/4	14 00	13 1/4	13 1/4	13 1/4	13 1/4
National Bank	na	14 00	14 1/4	13 1/4	13 1/4	13.40	13.40
Bank of N. S.	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4
Royal Bank	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4
Toronto-Dominion	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4
<b>TRUST COMPANIES</b>							
Canot. Tr.	na	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4
Canada Trust	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4
Central Guaranty Trust	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4
Co-operative Trust	na	13 1/4	13 1/4	13.40	14 00	13 1/4	13 1/4
General Trust	na	14 00	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4
Guardian Trust	na	13 1/4	12 1/4	13 1/4	12 1/4	13 1/4	12 1/4
Household Trust	na	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4
Montreal Trust	na	13 1/4	13 1/4	13 1/4	12 1/4	12 1/4	12 1/4
National Trust	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4
Premier Trust	na		13 1/4	13 1/4	13 1/4	13 1/4	13 1/4
Precor Trust	na	13 1/4	13 1/4	14 00	13 1/4	13 1/4	13 1/4
Royal Trust	na	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4
Standard Trust	na		13 1/4	13 1/4	13 1/4		13 1/4
Cuna Credit Union	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4	13 1/4
Jet Power Credit Union	na	13 1/4	13 1/4	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  
--- Not quoting

R/O - Renewals only  
N/A - Not applicable

RATES TAKEN:  
**NOVEMBER 16, 1990**

Financial agents specialize in trust and loan investments, and also supply free consumer information on these investments. Phone: 844-7700.

## CHRISTIE & WOODS

REAL ESTATE LTD.

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### BUILDING LOT IN TOWN

Close to Mall, Levies Paid, Services Available. Build your Dream Home.

Call Yvonne Christie or Tim Nevins.



### WANT A BRAND NEW HOME? COME SEE! COME SIGH!

Quality construction throughout, just add your own personal decorating touches to this 4 bedroom, 2 storey home, close to beautiful escarpment & ski area, also close to town & on town water. Extras include oak trim throughout, ceramic floors in entrance & kitchen, beautiful fireplace in family room. For more details & vendor take back mortgage at a very reasonable rate, call Yvonne Christie 878-2095.

### FOR RENT - COMMERCIAL

1,050 sq. ft. Main Street store front location.

Asking \$500.00 per month  
Call Yvonne Christie

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Tim Nevins \* 875-1263  
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\* Sales Representatives