

No better time to renovate

Meeting changing needs, improving the quality of life, increasing energy-efficiency and addressing environmental concerns — Canadians homeowners spent over \$18 billion on home renovations last year, more than half of the total dollar amount spent in the entire residential housing industry.

Consumers are putting their money into their current homes, adding value to the investment they have already made — and experience shows it can be a wise investment.

A competitive marketplace offers a wide range of choice and options to consumers renovating to accommodate lifestyle changes and to improve comfort and convenience.

Innovations in design and technology and new construction techniques mean homeowners can renovate, for example, to decrease energy and water consumption, ultimately lowering their operating costs.

Interest rates are low, and lenders offer a wide variety of ways to finance home improvements — from personal loans and lines of credit to home equity loans and homeowner's mortgages. Pre-approval; fixed, floating, and blended interest rates; interest rate guarantees; payment frequency and pre-payment options are all available to meet particular needs.

Homeowners may qualify for financial assistance.

Canada Mortgage and Housing Corporation's Residential Rehabilitation Assistance Program (RRAP) for Disabled Persons can help improve accessibility for physically challenged occupants.

The Homeowners RRAP is also available to help low-income households with repairs required to meet minimum standards of health and safety. The Home Adaptations for Seniors' Independence Program provides grants to low-income seniors to make changes to help those having difficulty doing things around the home.

Homeowners should contact a professional GTHBA renovator.

For more information, call the Greater Toronto Home Builders' Association Housing Information Line at 391-HOME.



MILTON—POWER OF SALE

10 acres, river, 4,500 sq. ft. completely renovated character home near Kelso Park. Asking \$324,900. Open house every Sunday 1-4; Address 89 Townline Road. Phone for directions.

Joe Makowski or Arnold Sasek at (416) 568-2121

CENTURY 21

KINGSBURY R.E. LTD., REALTOR



REALTY WORLD™
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Real Estate
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BILL CURRIE
Sales Representative



KILBRIDE
Immaculate three bedroom home with upgraded kitchen, furnace, shingles & electrical. Don't miss out! \$179,900.



SOMETHING SPECIAL
3 bdrms, eat-in kitchen, separate living and dining rooms, den, large porch and 50'x132' lot. \$174,900.



ALL DRESSED UP & WAITING
4 bdrms. home comes complete with eat-in kitchen, combo L.R. & D.R., main fl. family room w/ F.P., 3 washrooms, cent. air, and nice yard. Only \$209,900.



HARD TO IMAGINE
4 bedrooms, 2 washrooms, ln. rec. room, large lot. For only \$198,900.

12.5 ACRE LOT \$198,900
25 ACRES - POND - \$274,900.

MILTON

Best Homes

A METROLAND PUBLICATION

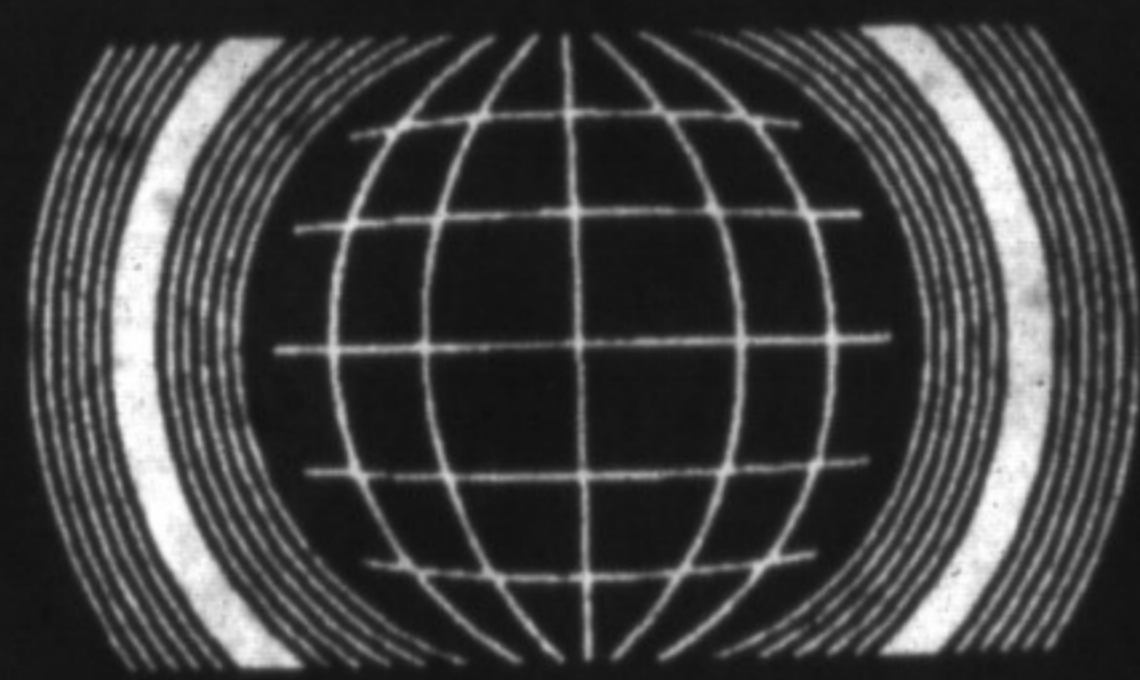
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JUST LISTED

Immaculate home with family room & fireplace plus many upgrades. \$134,900. Don't miss this one! For your exclusive appointment to view call Bill Currie* about #87.



NEW LISTING

Spacious three bedroom with Commercial use and great income! \$179,900. For complete details call Bill Currie* about #86.



RIDGE DRIVE — JUST LISTED

3 large bedrooms, 3 washrooms, family room, fireplace, eat-in kitchen, central air and nice yard. \$214,900. To view #84 ask for Bill Currie*.



PROFESSIONAL USE BUILDING
Excellent Oakville location. Professional and/or Commercial usage. Plenty of parking. Call Dan Delic* for complete details about #74.



EXECUTIVE HOME \$289,000

Nestled in beautiful wooded lot. Manicured lawns, flowering gardens and majestic trees adorn this property. Features separate living room, formal dining room, 3 baths, 16 x 32 inground pool. These are just some of the amenities this home has to offer! To view #80, please call Helen Hardy*.



ONLY \$127,900!

For this great end-unit on Childs Drive. Two storey, four bedroom townhouse with finished rec. room, garage, close to all amenities. Please call Jennie Fretz* about #51.



POLISHED

A pleasure to show. This well-designed backsplit features a separate formal dining room, oak kitchen in '91, upgraded neutral broadloom and a generously planned cozy family room with fireplace. Call Jo-Anne V.* or Gladys Cranford* to view #78.



SCENIC CAMPBELLVILLE

Super-sized raised bungalow with large country kitchen, walk-outs from kitchen & rec. room in finished lower level. 3 bdrms. on upper level plus 2 bdrms. in lower level. Backs onto a pond. \$349,900. Call Gladys Cranford* about #75.



GOOD LOCATION

Fifth Line & Main St. is where you'll find this 4 bdrm home. M.F. fam. rm. with F.P. lrg. country kitchen with built-ins, hot tub. 4.5 acres with kennel license and much more! Listed at \$459,000. Call Joan Tattrie-Hollings* for complete details about #66.



THIS COULD BE YOUR HOME

What a way to enjoy the summer! Beautiful 'Lazy L' pool backs onto school & park land. Turn on a sizzling barbecue & relax! All the comforts you'd need: central air & vac., professionally finished family room. Priced to sell at \$189,900. Take a look at this great 4 bdrm home with Jo-Anne V.* #72.



PRICED TO SELL

Only \$159,900. 3 bedrooms, separate dining room, large living room, family room with fireplace, eat-in kitchen, large deck and nice yard. Call Bill Currie* to view #62.



END UNIT AT EDGE OF PARK

Tastefully decorated 3 bedroom home offers main level family room with fireplace, main level laundry, finished basement, central vac. and single car garage. Close to schools. Asking \$133,900. To arrange to view #52 please call W. J. (Jack) McCrudden, Broker.



IMMEDIATE OCCUPANCY!

NOW \$164,900! 2 storey, 4 bedroom link home with 3 washrooms, central air, finished rec room, fully fenced yard with patio. To view #21 today call Dick Belford*.



SUPER FAMILY HOME

On desirable crescent. Nicely decorated with many upgrades. Large family room with fireplace & walkout to fully fenced yard, den/office with walkout to side patio, hot tub and much more! Offered at \$249,500! Call Barbara Mallalieu* to view #71.



FEATURES GALORE

4 bedrooms, large combo. living and dining room, main floor family room with fireplace, Barzotti kitchen, rec. room, central air and central vacuum. Now asking \$224,900. Call Bill Currie* to view #69.



GREAT BUY - \$225,000!

2 Storey, 4 bedroom home located on quiet crescent. Lots of pluses - main floor family room, eat-in kitchen, main floor laundry, ensuite off master bedroom, partially finished basement, concrete driveway & fully fenced yard. Call Linda Ertzly* to view #100.



"WALK MY QUIET"

Pond, trees, open space and quiet. Wander in among the trees and around the pond of your own 25-acre-plus estate. For more information about #01 please ask for Stewart Haddon, Associate Broker.



IMMACULATE TOWNHOME

ONLY \$129,999!!

MOVE-IN CONDITION with many upgrades: vinyl flooring, private deck, professionally finished rec. room & freshly painted throughout. This beauty shouldn't be missed! Call W. J. (Jack) McCrudden, Broker, to arrange to view #11.



UNBELIEVABLE \$197,900

This 4 bedroom home features eat-in kitchen, combo living and dining room, main floor family room with fireplace, furnace 1991, central air and more! Call Bill Currie* to view #63.



FRESHLY DECORATED TOWNHOME

With finished basement, nicely located in complex, decorated in neutral tones throughout. Flexible closing. Offered at \$127,900. Call Barbara Mallalieu* to view #39.



SOLID BRICK BUNGALOW

On 1/2 acre, close to all amenities, in a rural cluster of homes with large rec. room, workshop and a bedroom downstairs. Priced to sell at \$199,900. Call Jennie Fretz* about #05.



LEGAL DUPLEX

Two apartments, close to downtown, two furnaces, two electrical panels, full basement, parking for 3 cars. Asking \$189,000. Contact W. J. (Jack) McCrudden, Broker, for complete details about #77.



APPROX. 1/2 ACRE COMMERCIAL - ZONED C1
Great exposure on Main St., Milton. Ideal for professional offices and/or retail business with residential. For more info. please call Helen Hardy* about #81.

DOWNTOWN EXPOSURE
Store & apartment for own use or as a good investment. Vendor will consider taking back a mortgage — for details call Stewart Haddon, Associate Broker about #92-14.

ONLY \$17,500 for building lot in Port Albert area! Lot size 66' x 208.33'. Vendor willing to hold mortgage, terms negotiable. Call Joan Tattrie-Hollings* for details about #70.

W. J. (JACK) McCRUDDEN, BROKER

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SAM NADALIN, Assoc. Broker..... 878-6709
DICK BELFORD*..... 878-5692
LES BUNKER*..... (519) 856-4352
MILICA BJERIC*..... 876-1133
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