

Are you fed up with renting?

If you're fed up with renting and have always wanted a home you could call your own - but thought the chance was just beyond your grasp due to economic factors - you should know that the time has never been better to make your dream come true.

A combination of low interest rates and a return to more affordable prices is helping to make it possible for countless Canadians to enter the exciting world of home ownership.

Surprisingly as it may sound, you'll find that the costs of owning a home, in many cases, can be substantially lower or comparable to those of renting.

And, if you start looking now, you and your family will probably be able to move in the spring and enjoy your home both indoors and out during the summer months.

If you're eager to buy, but have concerns about the stability of your job, a job loss mortgage insurance program called ALWAYS HOME is available to help give you an extra boost of confidence.

Attractively priced and extremely comprehensive, this insurance will take care of your mortgage and property tax payments in the event that you involuntarily lose your job. In the meantime, you can get your finances in order and focus on finding another job.

Realtors of Ontario worked with Pafco Insurance Company and Thompson, Thompson & Associates Ltd. Insurance Brokers to develop ALWAYS HOME last fall - and many buyers are taking advantage of it.

When buying a home you should also consider the equity you'll be building in your property as time goes by - and once the mortgage is paid off, all you'll really have to concern yourself with are taxes, maintenance and utilities - not a bad return on your investment.



DON'T MAKE A MOVE! BEFORE YOU CALL US.



Member of The Oakville, Milton and Toronto Real estate Boards.

Don J. Donofrio
Sales Representative

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MILTON'S *Best Homes*

IAN OLIVER
Publisher

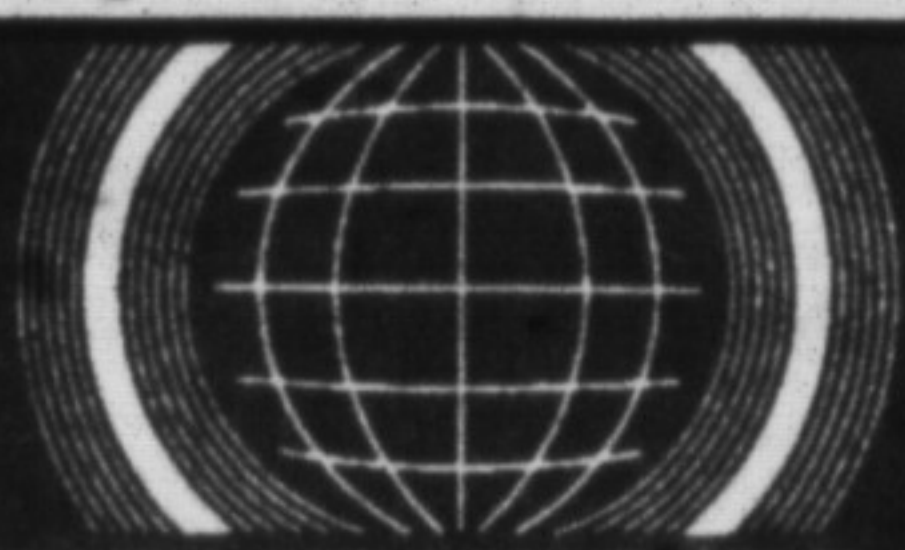
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REALTOR

CALL US ABOUT OUR
COMPETITIVE
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<p>HELP WITH MORTGAGE LEGAL DUPLEX 2 Bedroom apt. downstairs and 1 bedroom apt. upstairs. Rent out the one, live in the other! Close to all amenities. Call Jennie Fretz* for further details about #143 at 876-1133 or 875-2727. (Res.)</p>	<p>CEDAR SPRINGS JUST LISTED Sidesplit with main level family room, gas fireplace, central air, central vacuum, kitchen bow window, PLUS 5-car classic car workshop, all on 3/4 acre in Kilbride Village. Asking \$278,000. Call Doug Butson* to arrange your appointment to view #145.</p>	<p>HORSES, HORSES, HORSES Absolutely beautiful 92 acres of rolling land. 28 stall horse barn with hot/cold water, 10 fenced paddocks & riding arena. All outbuildings are very well constructed. Satellite dish, inground pool and only minutes to Campbellville. Call Angela Bailey* anytime to view #141.</p>	<p>MILES STREET Extensively renovated home offering 3 bedrooms, kitchen, dining room with walkout to patio, spacious living room and super lot. Offered at \$169,900. Contact Bill Currie* for a list of upgrades. #144</p>
<p>GEORGETOWN Immaculate 4 bedroom, 9 years young home offers main floor laundry and family room with fireplace. 4 piece ensuite off master bedroom. Double car garage fully insulated suitable for car buffs, 220 amp service and 15 electrical outlets. Many inclusions. Close to all amenities. Call Jennie Fretz* for your personal viewing of #142. \$225,900</p>	<p>LIKE YOUR PRIVACY? You'll love this house! Large lot with inground pool, lots of trees and shrubs make this home very private. 3 bedrooms and a den or fourth bedroom, finished basement, eat-in kitchen, two full bathrooms. Nicely decorated in neutral colours. Call Barbara Mallalieu* today for your viewing appointment. Asking \$208,900. #137</p>	<p>AFFORDABLE COUNTRY Asking \$199,900 for this attractive three bedroom sidesplit which comes complete with a bright, cheery kitchen, separate dining room, very large master bedroom with a walkout to a deck. Call Wayne Casson* for your appointment to view #138.</p>	<p>HARVEST DRIVE Spacious model offering 3 bedrooms, 2 washrooms, eat-in kitchen, separate dining room with walkout, large living room, family room with fireplace, nice yard and only \$169,900. Contact Bill Currie* to view #139</p>
<p>SEMI \$149,000 This home offers a fireplace in living room, eat-in kitchen, separate dining room, finished basement with family room and playroom, fully fenced yard with above ground pool, deck and storage shed. Contact Barbara Mallalieu* to view #140.</p>	<p>661 CHILDS DRIVE Contact Bill Currie* to view this spacious home near Milton Mall. Features include 3 bedrooms, 2 washrooms, upgraded eat-in kitchen, separate dining room overlooking formal living room with walkout, finished rec. room & more. Yours for \$134,900. #136.</p>	<p>YOUR WISH COME TRUE!! \$299,400 All brick bungalow situated on a lovely 4 acre treed lot. Large living room with stone fireplace and formal dining room, eat-in kitchen, 4 bedrooms, 3 baths, loads of room in the finished basement with stone fireplace, central vacuum, 2-car garage and much more. To view #73 please call Helen Hardy*</p>	<p>4 BEDROOM SPLIT LEVEL Nicely decorated home in desirable area. Many extras and upgrades include inground pool, professional landscaping, master bedroom addition with walk-in closet and ensuite bathroom, eat-in kitchen has been recently re-done and has extra cupboards. Call Barbara Mallalieu* today for your appointment to view #132.</p>
<p>IDEAL WORKSHOP Situated near a well travelled thoroughfare this property features a 26' x 24' work shop, new in '93, with extra storage. Split level home offers C/A, upgraded electrical, cathedral ceilings and fruit cellar. Listed at \$169,900. Don't delay, call W.J. (Jack) McCrudden, Broker, today to view #131.</p>	<p>COUNTRY RD. TAKE ME HOME You'll be impressed with this spacious two-storey situated on a gorgeous two-acre lot. Features include 5 bedrooms, 2 washrooms, huge kitchen, living room & dining room (all separate), 2 staircases, upgraded roof & septic plus private location. Offered at \$274,900. Call Bill Currie* to view #146.</p>	<p>ESTATE SETTING 20 acres of lawns, trees and a stream surround this 3,365 sq. ft., 5 bedroom, 4 bathroom, two storey home. This home is all brick with a three-car, heated garage plus all the amenities you would expect in a home of this quality. \$449,000. For the pleasure of viewing #130 please call Les Bunker*.</p>	<p>SUGGLE UP IN THIS Three-bedroom bungalow with a finished rec. room that has a gas fireplace! Some hardwood floors. Good size lot 45' x 132'. You could be settled in for Christmas! Listed at only \$169,900. Give Joan Tattre-Hollings* a call for your viewing. #134</p>
<p>NOW \$159,900 TWO FAMILY HOME Three bedroom home offers an eat-in kitchen with oak cupboards, hardwood floors, new bath plus a complete apartment downstairs. For more details or to view #117, please call Dan Delic*.</p>	<p>LARGE LOT - COMFY HOME Beautiful gardens surround this house, which is situated on a 55' x 120' lot in Dorset Park. Windows recently replaced, bathrooms redone. Basement finished with family room, bathroom and office/bedroom. Family room has gas fireplace. Gas hook-up for barbecue, stove and dryer. Asking \$181,900. Call Barbara Mallalieu* to view #112.</p>	<p>APPLEWOOD CRESCENT Attractive three bedroom home complete with eat-in kitchen, separate dining room, formal living room, finished family room with fireplace, sewing room, central air, central vacuum, inground pool and nice lot. Offered at \$169,900. Contact Bill Currie* to view #124.</p>	<p>COUNTRY CLASSIC \$529,900 Beautifully restored 2.5 storey brick 3+ bdrm. Victorian home on 7.8 acres. Located close to Milton, Oakville and Burlington. This quality home boasts a main floor dining room, living room, den, family room with fireplace, living room, central air, central vacuum, inground pool and nice lot. Offered at only \$169,900. Give Joan Tattre-Hollings* a call for your viewing. #134</p>
<p>463 ONTARIO STREET For only \$129,900 you could be the proud owner of a FOUR bedroom townhouse with L-shaped dining room and living room with walkout, finished rec. room and nice yard. Contact Bill Currie* to view #126.</p>	<p>FAMILY FARM 151 acres of land, close to Burlington & Oakville with 4 quality adaptable farm buildings, presently used for beef cattle operation. Grant-style, turn of the century, 2-story brick home. An excellent environment for the growing family. Call Jennie Fretz* for more details about #96 at 876-1133 (office) or 875-2727 (home).</p>	<p>HARRISON ROAD Take time to view this Timberlea beauty. Features include 3 spacious bedrooms, 3 washrooms, eat-in kitchen, formal living room & dining room, main floor family room with custom fireplace & walkout, finished games room & rec. room with bar, C/A, C/V, plus a gorgeous backyard with 1/2 pool. Offered at \$267,900. Call Bill Currie* to view #127.</p>	<p>HOBBY FARM, AFFORDABLE PRICE, 100 ACRES Charming farm house offering large eat-in kitchen, formal living & dining rooms, office, sun room addition, C/A and garage. The property has 4 barns, 4 wells, beautiful landscaping around the house, pond and gently rolling farm land plus much more. All this is being offered for only \$399,900! To view #74 please call Helen Hardy*.</p>
<p>LARGE WORKSHOP + Now Asking \$259,000. Immaculate 4 bdrm. family home with large 26' x 40' dbl., extra length, det. garage, on 1 ac. Woodstove in rec. room, propane F/P in dining area, C/V, paved lanes & more. Just minutes to the 401. To view call Jennie Fretz* at 875-2727 (home) or 876-1133 (office). #88.</p>	<p>REDUCED TO SELL \$189,900 For this superb side-split boasting four bedrooms, central air, large deck and many extra amenities. For more details contact W. J. (Jack) McCrudden, Broker about #98.</p>	<p>QUAINT LOWVILLE VILLAGE Excellent starter home, renovated in 1994. New carpets, new kitchen and new bathroom fixtures. 100 amp service. Very picturesque location. \$156,900. For details about #75 please call Don S. Pelz*.</p>	<p>LIKE TO BE DIFFERENT? Try life in this quiet serene setting on the Niagara Escarpment. Approx. 6,000 sq. ft. of elegant living space. Quality workmanship & materials throughout. Indoor & outdoor BBQ's. Large heated 1/2 pool with cabana. Nanny suite & much more. \$797,000. To view #127 please call Jennie Fretz*.</p>
<p>NO NEED FOR A SUMMER COTTAGE OR WINTER CHALET Gorgeous custom home for all seasons on the top of the Niagara Escarpment. An exceptional setting approx. 60 acre estate. Ideally located for the commuter, only 20 mins. west of Pearson Int. Airport. Groomed grounds designed by Sheridan Nurseries. 1/2 pool, U/G spa, Cabana, Chubb security system, bank barn, wood fencing, caretaker's home. Asking \$675,000. For your personal viewing of #80 please call Helen Hardy*.</p>	<p>NOW ASKING \$179,900. LOOK HERE if you are looking for a 3 bdrm. bungalow with an in-law apartment STOP looking and view this one listed by Wayne Casson*. This home comes complete with a gas F.P. and inground pool #78.</p>	<p>NATURE LOVER'S DREAM Watch the birds and chipmunks, or enjoy the great views from many windows. Skylights bathe this home in natural light and its many levels and cozy corners make it great for entertaining or family living. The kitchen will please the fussiest chef and the finished basement would make a great family room or cozy in-law suite. Call Barbara Mallalieu* to view #87.</p>	<p>MAIN ST., CAMPBELLVILLE NOW ASKING \$169,777. Operating now as frame/print gallery. Two-bedroom bungalow has dry basement for storage/workshop plus separate 46-ft. garage annex potential. For more details about #40 please call Doug Butson*.</p>
<p>COUNTRY GENERAL STORE Only 2.5 hours from Toronto in the heart of a tourist area, just north of Hwy. 401 on Hwy. 41. Asking only \$270,000 for the real estate and business! This busy store comes complete with a four bedroom house, barn with loft, garage, storage shed, gas pumps and butcher shop! Call Wayne Casson* for more details about #71.</p>	<p>LOOKING TO RELOCATE YOUR OFFICES? C-1 Commercial. Look no further, 100 Main St. E. is available, which includes the second and third floors comprising 5 offices, boardroom, washroom, parking, separate entrance to this beautifully restored Victorian home, perfect for professional offices. Lease price includes utilities. To view #26 please call Helen Hardy*.</p>	<p>NIPISSING ROAD, One - half acre lot, NOW LISTED AT \$149,900. Ready for new owners, serviced to lot line, good location. Call Joan Hollings* for complete details. #46.</p> <p>PORT ALBERT, 66' x 209'. Vacant lot in a nice sub-division, 5 mins. from the water, listed at only \$17,500 and vendor willing to hold mortgage with neg. terms. Call Joan Hollings* for complete details #70.</p>	<p>QUIET RETREAT. Approx. 100 AC of tranquility. 20 AC clear, pond & stream. Older home presently on property must be torn down when new one is built. Building permit available for executive home. Greatly reduced, now priced at only \$397,000. Call Jennie Fretz* at 876-1133 (office) or 875-2727 (home). #126</p> <p>Recreational Properties - Call Wayne Casson* for directions and details about lots only a 2-1/2 hour drive from Toronto. From 2 acres on the Clare River starting at \$26,900. #30.</p>

- W. J. (JACK) McCRUDDEN, BROKER**
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