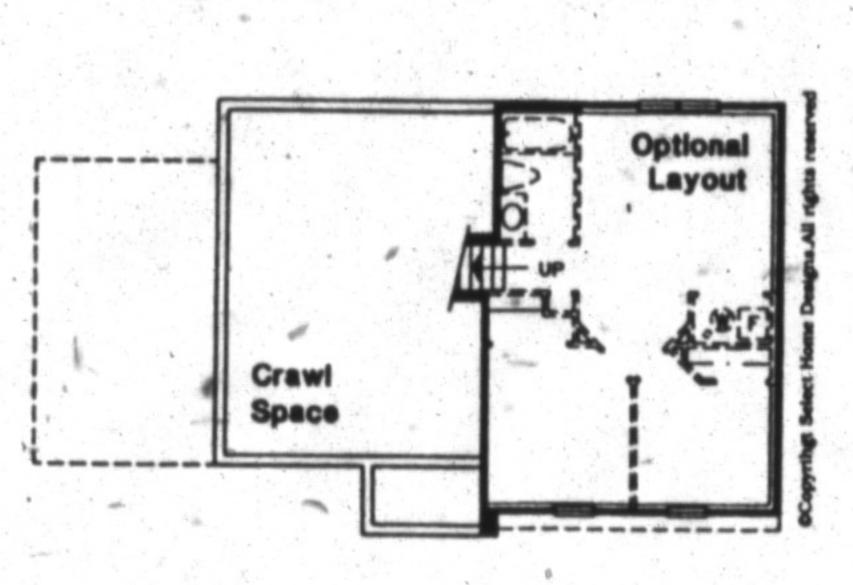
Compact Side Split

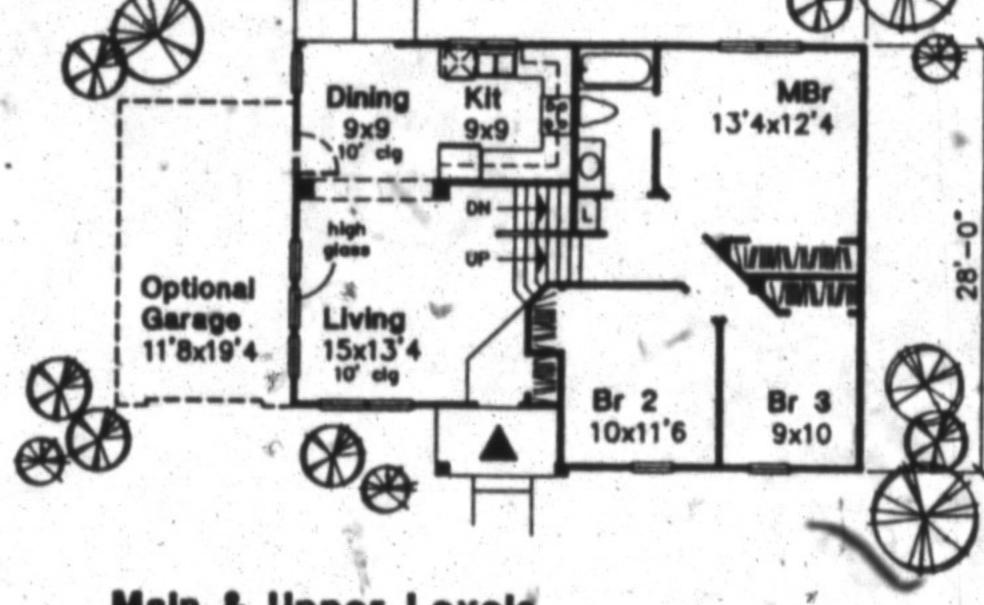
© Copyright SELECT HOME DESIGNS

- This contemporary three bedroom side split has plenty of room for future expansion.
- An abundance of glass and ten foot high ceilings provide a feeling of spaciousness to the living and dining
- The U shaped kitchen includes plenty of counterspace and is open to the dining room.
- Upstairs the master bedroom has its own private access to the main bathroom and plenty of closet space.
- Plans include optional garage.

Send for Canada's largest plan book with more than 500 home plans, including a wide variety of architectural styles from luxurious brick manors to affordable bungalows, only \$9.95 (including shipping and GST). To order using VISA or MasterCard, call toll-free 1-800-663-6739, fax (604) 251-3212, or send cheque or money order to Design for Living, c/o The Canadian Champion, #301, 611 Alexander Street, Vancouver, B.C., V6A 1E1. Trained consultants are standing by Monday to Saturday to take your order for the plan book, or to provide information about the plan featured in this column.







Lower Level (unfinished)

Main & Upper Levels 992 Sq.Ft

Buying a home compares favourably 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.

Extra Security

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.

Examine Your Needs

You'll also have to decide where you want to

live and the type of house that's best for you. This is where a realtor's services prove invalu-

available in the marketplace - new homes, resale homes, townhouses and condominiums and a realtor can help you choose one that best suits your current and projected lifestyle.

A real estate professional will compare your needs, wants and budget with what's available on the market and make recommendations. In

addition, he/she will accompany you as you view homes and provide pertinent information.

So if you're ready to leap into the world of After all, there are plenty of housing options home ownership, what are you waiting for? It's one of the smartest investments you'll ever make and you certainly won't regret it.

☐ This article is provided by local realtors and the Ontario Real Estate Association (OREA) for the benefit of consumers in the real

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