22 Ontario St. S., Milton, ON



Your Real Estate Experts

B.A. Broker "Experience Counts" mike@mikemorgan.ca

Sales Representative lindsayjmclaren@gmail.com





private setting for this uniquely dramatic vaulted floor-to-ceiling windows and

stone wood-burning fireplace. Featuring slate and hardwood floors, maple cabinets, granite counters and a renovated bath with jaccuzzi tub. Views over the pond, great winter skating. and walk to adjacent Bruce Trail. 2.25 acres. Call Mike. \$739,900

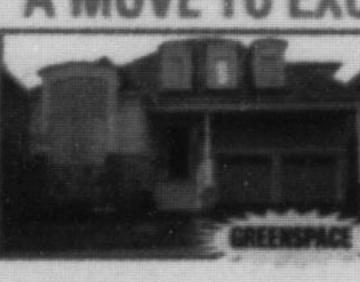


bedroom home acres with excellent

gardening soil. Spacious living/ dining room entertaining, oak kitchen cabinets, a den plus bathrooms. A detached garage and a workshop for the hobby enthusiast. East side of Milton. Just listed. Call Mike. \$589,900

(905) 878-7777

www.mikemorgan.ca www.lindsaymclaren.com



Heathwood, accented by the slate floors. hardwood floors and the 2-storey

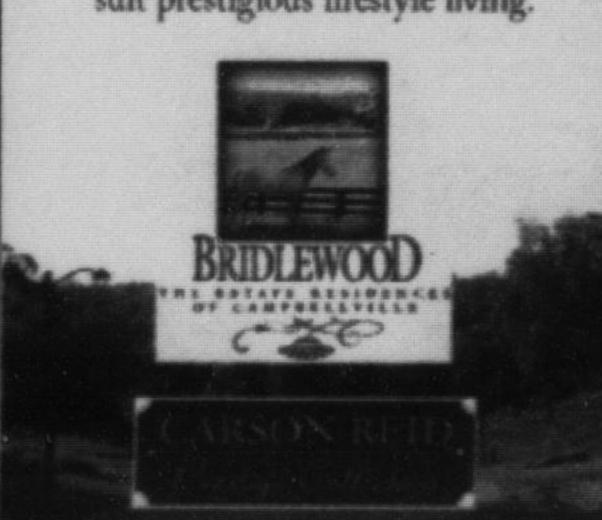
windows of the library. Gorgeous kitchen cabinetry with granite counters over-looking the family room with fireplace and servery to dining room. Three upper washrooms plus master with 2-sided fireplace. Finished lower level with 5th bedroom, rec. room and full washroom. Huge lot backing to greenspace and Escarpment. Call Mike. \$889,900



LOCAREG ZU MINIS MORE Milton in Estate Subdivision in Morriston, A Truly "One." quality built Bungalow Loft features a Bungaloft

adom the vaulted ceilings in both living rooms as do several potichts. and upgraded flooring. Both master bedrooms have ensuite bathrooms. and are conveniently located on the main level. The upper lofts provide additional living space- perfect for a family room, office or extradecks, overlooking the beautiful landscaping that surrounds this picturesque 1,03ac lot. Please call Lindsay McLaren for all of the detais \$579,000.

Elegant Country Homes designed to suit prestigious lifestyle living.



AND MORE!



pool. The inviting back yard oasis includes a terrace, patio with



True Heathwood. Call Mike. \$880,900



for the truly discriminating buyer. Approx. 3900 square with 9 foot ceilings, glearning hardwood through feet of absolutely luxury. Marble entry, library, dining open living room and dining room with 3-sided room with servery, granite counters, hardwood floors a fireplace. 1969 square feet includes a bright and staircase. Three upper washrooms, master bedroom in finished rec. room, spacious bedrooms, master ensuite, central air, air exchanger and professionally painted. Call Mike. \$439,900



orgeous 4.74 acres of beautiful rolling lawns with private pond. Renovated and updated with custom kitchen featuring granite counters. The fully finished lower level completes almost 3,800 square feet of finished living space. Bonus 2,000 square hobbyist. Located only 5 minutes to highway 401 and Campbellville. \$925,000 Call Lindsay McLaren



Essential insurance tips for first time home buyers

offer, to paying closing costs, buying your first home is both exciting and scary. At the top of this list, for example, is home insurance. Not only will insurance protect you should anything happen to your home or its contents, but it is also necessary to secure a mortgage.

"First time home buyers can become overwhelmed with all the steps required to purchase a home and often need to make a quick decision about home insurance," says John Jenner, vice-president of marketing and communications at Western Financial Group. "But a quick decision might not be the right decision and first time buyers should be aware of the important choices they need to make."

understand:

All Perils vs. Named Perils. A named perils policy provides protection against hazards or events, such as fire or vandalism, which are specifically listed on your policy. Named perils loss of use section of your insurance policy. It policies are usually less expensive, but you run outlines the living expenses you'll receive the risk of being struck by a calamity that isn't should you be forced to leave your home on your list. An all perils policy will cover you because of a disaster. It often will cover your against everything expect perils that are spe- increase in cost of living while you are discifically excluded in your policy. Check over your insurance policy to ensure that you have

guards, such as installing a sump pump, to prevent disasters that aren't included in your

Contents Insurance. Your insurance policy will likely cover more than just your home, it will cover your possessions as well. There are two typical types of coverage that apply to the contents of your home: actual cash value or replacement cost. The actual cash value coverage will reimburse you for how much your possessions were worth when they were lost or damaged. For quickly depreciating items such as TVs or computers, you may not receive enough money from your insurance claim to actually replace the item that was lost. If you As a starting point, here are three con- have many items that have depreciated quickcepts that first-time home buyers should ly, but you would be forced to replace if disaster struck, you should consider a policy that covers the actual replacement cost of your pos-

> Loss of Use. Make sure you understand the placed from your home.

"Every first time home buyer needs to

"And they should also understand the changes ter strike." they can make to their home, such as installing an alarm system to lower their insurance pre- www.westernfinancialgroup.ca. miums. Spending some time now to know

From mortgage approval, to making an adequate coverage, and consider taking safe- understand their insurance policy to make how your policy protects you can save you sure it is right for them," Jenner continued. headaches and confusion later should a disas-

More information is available online at

www.newscanada.com

