



# RE/MAX REAL ESTATE CENTRE

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**SECLUDED AND SERENE**  
with the perfect private setting for this uniquely designed home with 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 jacuzzi tub. Views over the pond, great winter skating, and walk to adjacent Bruce Trail. 2.25 acres. **Call Mike. \$739,900**

**CONVENIENT COUNTRY LOCATION**  
**NEW** with a 3 bedroom family home on 2 acres with excellent gardening soil. Spacious living/dining room for 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**

**A MOVE TO EXCELLENCE...**  
enjoy the quality of 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**

**CUSTOM BUNGALOW LOFT**  
Located 20 mins from Milton in Estate Subdivision in Morrison. A Truly "One of a Kind" this unique, quality built Bungalow Loft features a Bungalow in-law suite with separate entrance. Immaculately kept, each suite has a Barzotti custom eat-in kitchen with granite counters and built in appliances. Two skylights adorn the vaulted ceilings in both living rooms as do several potlights 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 extra bedroom. Walk out from either suite to one of the private wooden decks, overlooking the beautiful landscaping that surrounds this picturesque 1.03ac lot. Please call Lindsay McLaren for all of the details. **\$679,000.**

Lindsay J. McLaren is the exclusive agent for  
**Elegant Country Homes designed to suit prestigious lifestyle living.**

**GRACE AND ELEGANCE...**  
**HEATHWOOD**  
for the truly discriminating buyer. Approx. 3900 square feet of absolutely luxury Marble entry, library, dining room with servery, granite counters, hardwood floors and staircase. Three upper washrooms, master bedroom retreat with fireplace, sitting room and spa-like ensuite. True Heathwood. **Call Mike. \$880,900**

**BRAND NEW SEMI...**  
**FINISHED BASEMENT**  
with 9 foot ceilings, gleaming hardwood through open living room and dining room with 3-sided fireplace. 1969 square feet includes a bright finished rec. room, spacious bedrooms, master ensuite, central air, air exchanger and professionally painted. **Call Mike. \$439,900**

**COUNTRY BUNGALOW**  
**NEW LISTING**  
Gorgeous 4.74 acres of beautiful rolling lawns with a private pond. Renovated and updated with a custom kitchen featuring granite counters. The fully finished lower level completes almost 3,800 square feet of finished living space. Bonus 2,000 square foot insulated and heated outbuilding is ideal for the hobbyist. Located only 5 minutes to highway 401 and Campbellville. **\$925,000 Call Lindsay McLaren today for all the details.**

**PERFECT COMBINATION OF CLASSIC LUXURY & CASUAL ELEGANCE!**  
**NEW PRICE**  
This stone, 1.5 story English Manor has been renovated, updated and meticulously cared for and is located in prestigious Campbellville Estates. This spacious home, just over 4700 square feet. Two bedrooms it offers a family sized kitchen with granite island & breakfast nook, large living room with fireplace, formal dining room, elegant living room, sunroom with built-ins, lower level recreational room & office, second floor master retreat complete with dressing room, custom closet & dream ensuite with a waterfall feature. The backyard features a large patio & stunning, tranquil hot tub pond with two waterfalls that truly must be seen to appreciate! Please call Lindsay McLaren for all the details. **\$985,000.**

**EVERYTHING YOU WANT AND MORE!**  
Gracious executive family home located in prestigious Campbellville Estates. Finished on all three levels with over 7300 sq. ft. of living space, this home boasts a four bedroom layout with a guest suite on the lower level, main floor family, living room, dining room, completely renovated kitchen & indoor pool. The inviting back yard oasis includes a terrace, patio with outdoor fireplace and many mature trees and gardens. Perfect for the daily commuter, located close to 401. **Please call Lindsay McLaren today. \$1,079,000**

## Essential insurance tips for first time home buyers

From mortgage approval, to making an 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."

**As a starting point, here are three concepts that first-time home buyers should 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 policies are usually less expensive, but you run the risk of being struck by a calamity that isn't on your list. An all perils policy will cover you against everything expect perils that are specifically excluded in your policy. Check over your insurance policy to ensure that you have

adequate coverage, and consider taking safeguards, such as installing a sump pump, to prevent disasters that aren't included in your policy.

**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 have many items that have depreciated quickly, but you would be forced to replace if disaster struck, you should consider a policy that covers the actual replacement cost of your possessions.

**Loss of Use.** Make sure you understand the loss of use section of your insurance policy. It outlines the living expenses you'll receive should you be forced to leave your home because of a disaster. It often will cover your increase in cost of living while you are displaced from your home.

"Every first time home buyer needs to

understand their insurance policy to make sure it is right for them," Jenner continued. "And they should also understand the changes they can make to their home, such as installing an alarm system to lower their insurance premiums. Spending some time now to know

how your policy protects you can save you headaches and confusion later should a disaster strike."

More information is available online at [www.westernfinancialgroup.ca](http://www.westernfinancialgroup.ca).

[www.newscanada.com](http://www.newscanada.com)

