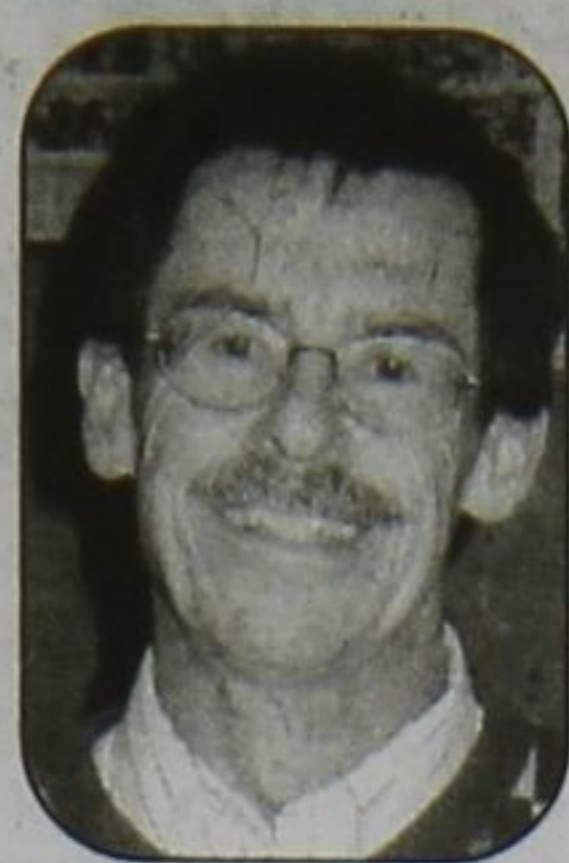


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Stumbling *through* Stouffville

with Bruce Stapley

Summertime and the living is land-locked

In a perfect world, every one of us would have our own little plot of escapist paradise, a place to retreat to and recharge our batteries when the work is all done, or to unwind for a few days between assignments.

For me, the first hint of summer each year is enough to send my mind to conjuring up an image of the perfect lakeside getaway spot, that post and beam cottage on a point on the Canadian Shield, allowing breathtaking views of both the sunrise over the misty water and the red sunset at the end of a hot July day. A place so private you might go an entire day without hearing the annoying whine of a jet ski or experiencing the dock-washing swells of a speed boat whizzing by.

Where the first rays of the rising sun bouncing off the water and onto the cottage walls call you to get out of bed, brew a coffee and walk down to the water's edge to breathe in the new day. And where, when the kids finally do get up, they can spend the day splashing off the dock into the water and racing to the floating raft 100 feet out. Followed by a marshmallow roast on an open fire before going to bed at night.

But the reality is that unless you either inherited such a place or bought it way back before prices escalated to their current unreachable levels, this is a dream that is destined to go unrealized, leaving those of us who fantasize over such things with the alternate

choice of renting the summer spot of our dreams. Of course, with rental prices reflecting the increasing values of this type of sanctuary, this option presents its own set of challenges.

In years gone by, we have been fortunate in that some very serviceable lakeside locations have often become available, sometimes at a surprisingly affordable price; places that could be booked at short notice for either a weekend or for a couple of weeks at a time.

But in recent years we seem to have run out of luck. Which is a shame, in that my wife Susan is a teacher who shuts it down for nine weeks in summertime, along with the kids. My own situation allows for several weeks off scattered throughout the summer, as well as three-day weekends here and there.

We've checked out possibilities online (when the computer is working!), picked off phone numbers at the supermarket, even driven up to several potential rental places over the past few weeks. But I'm afraid it's looking more and more like a land-locked summer, with the kids running through the sprinkler to cool off on those sweltering summer days.

As for me, I just might have to be satisfied with sipping my Saturday morning coffee on the back deck, gazing at the brick walls of the myriad neighbours' houses across the back fence while enduring the mélange of loud rock, Spanish and Indian music played by the thoughtful folks who live within.

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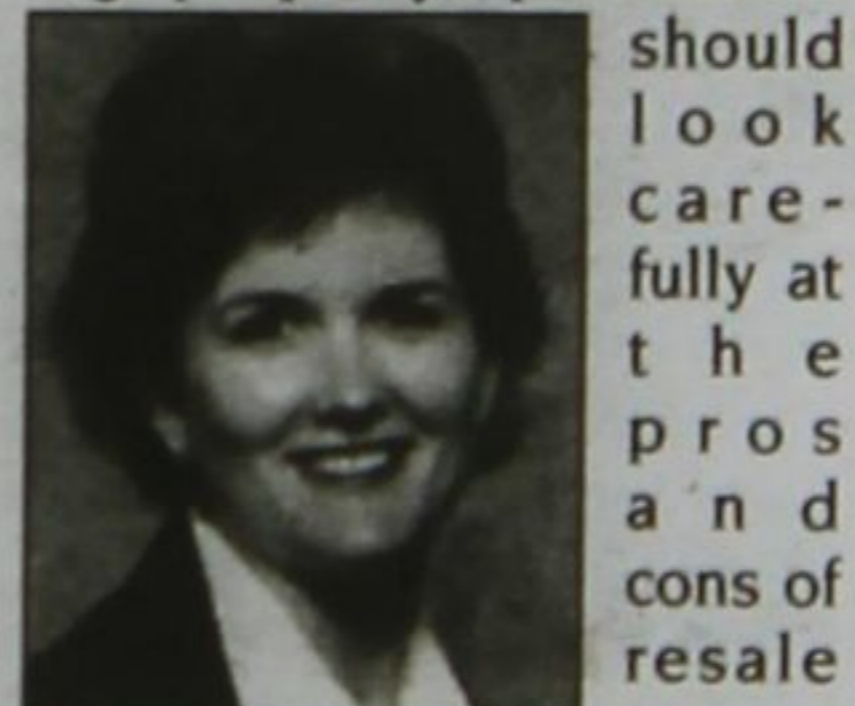
Housing market hot in Stouffville area

Easy access to major highways and a much-improved GO service make Whitchurch-Stouffville a very desirable place to live these days, a fact which is reflected in current real estate prices.

"Those concerned that the real estate market is a bubble at risk of bursting can take comfort in CIBC's latest Consumer Watch Report, which concludes that housing is still a solid investment," noted Gallo Real Estate sales representative Lesley O'Connor.

This community is becoming increasingly sought after by new buyers, she said, attracting "those that want to escape the hustle and bustle of the city, yet still desire ease of commuting, either by GO train or the convenient access of the 404 or 407."

When it comes to buying property, purchasers



LESLEY O'CONNOR

should look carefully at the pros and cons of resale versus new. "Resale home buyers don't pay GST on the purchase price of their home, although anyone purchasing new construction does," said Ms. O'Connor. "First-time home buyers that purchase a newly-constructed home may get a Land Transfer Tax rebate of up to \$2,000."

She pointed out that resale home buyers can benefit from a previous owner's investments. "Look

for replaced shingles, furnaces, windows, finished basements, fencing, paving and/or landscaping." When it comes to century homes, buyers should always check areas like wiring and plumbing. "A home inspection is always recommended when purchasing a property."

"There has never been a better time to buy," said Kirk B. Nice of Sutton Group town and country. "Climbing consumer confidence and record low interest rates have continued to drive this strong housing market."

And despite the troubled times we live in, "The average sale price of homes in this area during the months of January to May remained at \$393,488." The current average in Whitchurch-Stouffville is

\$407,448, said Mr. Nice, with low mortgage rates making property an excellent investment.

"A report from the BMO says that the average monthly cost of carrying a new home is now 30.5 per cent of household income, well below the 60 to 70 percent level of the early 1990s. This is a great time to either jump into the housing market as a first-time buyer, or to move up and create greater wealth in your real estate investment."



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Session 2- Mon July 14 - Fri July 18
Session 3- Mon July 21 - Fri July 25
Session 4- Mon July 28 - Fri Aug 1
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