

## Housing sample pending

A questionnaire on the housing needs of local senior citizens will be distributed next week on Salt Spring Island.

Scheduled to be published in the September 7 edition of *Driftwood*, the questionnaire is the work of the Salt Spring Island Housing Committee, which functions under the umbrella of the Health Care Planning Group formed recently to examine and co-ordinate the island's long-term health care service needs.

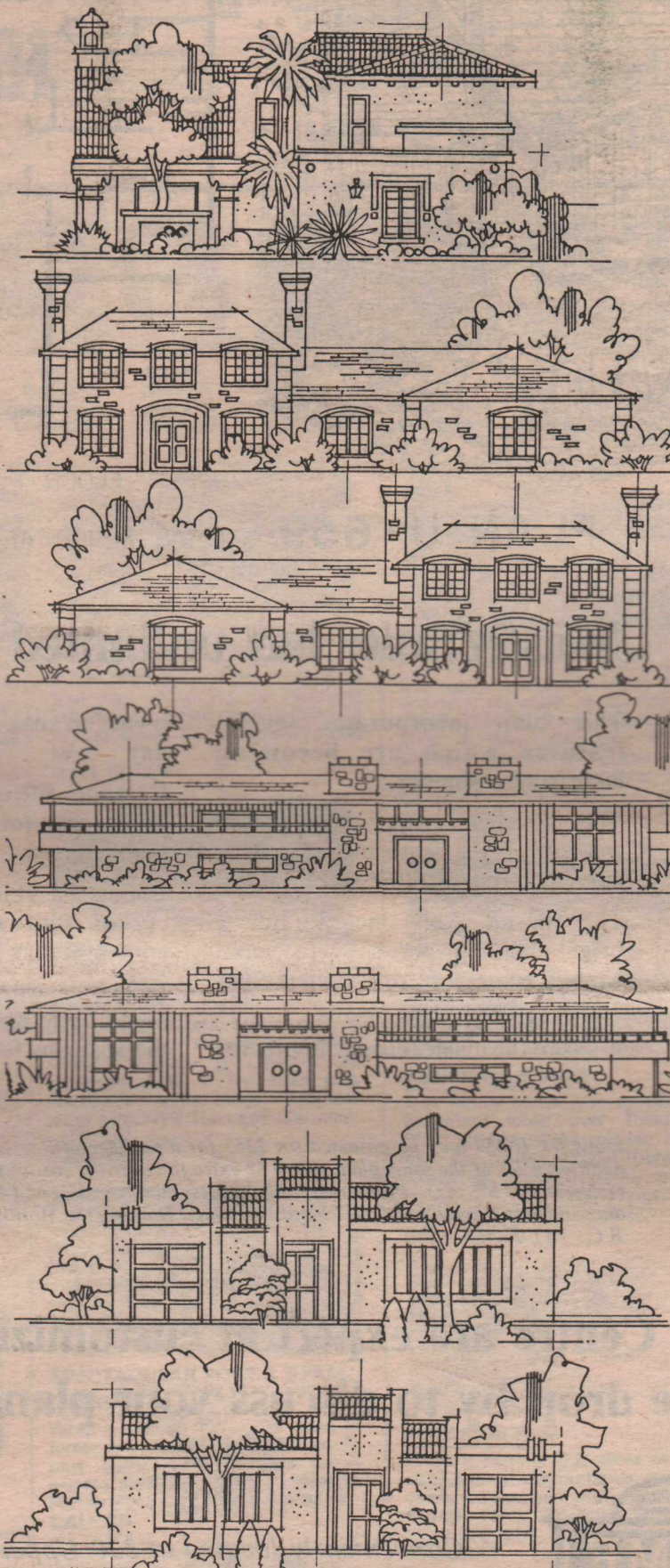
The questionnaire seeks answers to a variety of queries about the type of housing seniors would prefer. Results will be tabulated and may form the basis for an application to the B.C. Housing Management Corporation for funds to assist the construction of a conventional or an Abbeyfield-style housing project for seniors.

Sue Mouat, chairman of the housing committee, said need must be established before any thought can be given to applying for funds for a housing project. The Housing Management Corporation, she said, requires each housing unit built to represent five people in need of such housing. Since the minimum number of units to be built is eight, the questionnaire would have to identify at least 40 people in need.

"Although we seem 'questionnaired' to death, it is six years since the Croftonbrook development put out a questionnaire on housing needs," she said.

If a need for accommodation is established, Mouat continued, the committee can launch formation of a non-profit society to apply for funding to build the housing units.

If launched, the project would construct housing units for seniors with limited incomes. The individual tenant would pay no more than 30 per cent of total household income towards rent.



## Interest rate rise may spark flurry

Rising mortgage rates could cause a short-term "flurry" in the local real estate market, followed by "more creative financing," says one local realtor.

Arvid Chalmers of Pemberton Holmes feels that in the short term, rising mortgage rates will enhance the local market. The most recent rates, set between 11 and 11.25 per cent for a one-year mortgage, have increased from 9.25 over the past year. Chalmers believes the increasing rates will cause buyers "to get their purchasing out of the way" before rates go any higher.

In the longer term, however, he suggests things may slow down.

Chalmers estimates four out of every five buyers who purchase real estate on Salt Spring are doing so with cash from the sale of another house. While higher mortgage rates will not directly affect those buyers, he said, the

rates will affect the sale of their other home.

About one in five purchases, Chalmers continued, are contingent on the buyer arranging financing. Those transactions will be directly impacted by higher mortgage rates.

For the individual with a \$50,000, 25-year mortgage, monthly payments would average \$438 at 9.25 per cent. At 11.25 per cent, monthly payments rise to \$489.

When the mortgage rates get too high, Chalmers says, realtors look at putting together "creative financing" packages. For example, they might suggest the vendor carry the financing.

Salt Spring real estate trends tend to follow about six months to a year behind the Vancouver market, he says, indicating changes here may occur at a slower pace.

## Plans proceed to rezone land for multi-family use

The Islands Trust has given first reading to an application by local developer Eric Booth to incorporate a third phase into his Park Place Estates project on Park Drive.

Booth has requested a rezoning from Residential to Multi-Family status for a .9-acre property adjacent to his present housing project site.

Approval of the rezoning application will allow Booth to build an additional eight units in the third phase of the project. Phase one, already under construction on the 1.28-acre Park Drive parcel, will see completion of four housing units. Work on phase two — which will see another eight units built on the same property — is to begin shortly.

Booth told the Trust the single-

level housing units are geared for the retirement market and will "alleviate" current needs within the community. He said the Sewer Commission has suggested there will be no difficulties extending sewer system service to the area, and that a supply of water for the additional units has been arranged.

The Trust told the public hearing that no written responses to the application had been received.

One member of the audience, Rene Bourget, said the housing project "is one of the most positive things that has happened to that piece of property."

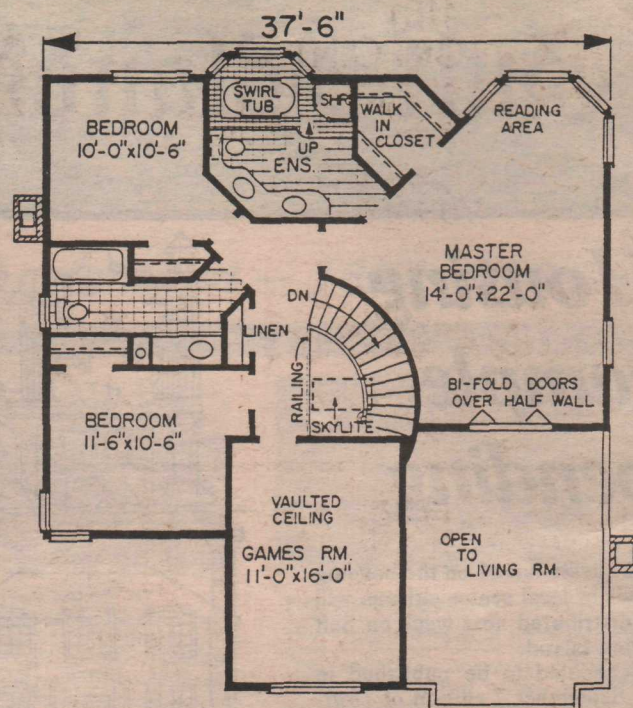
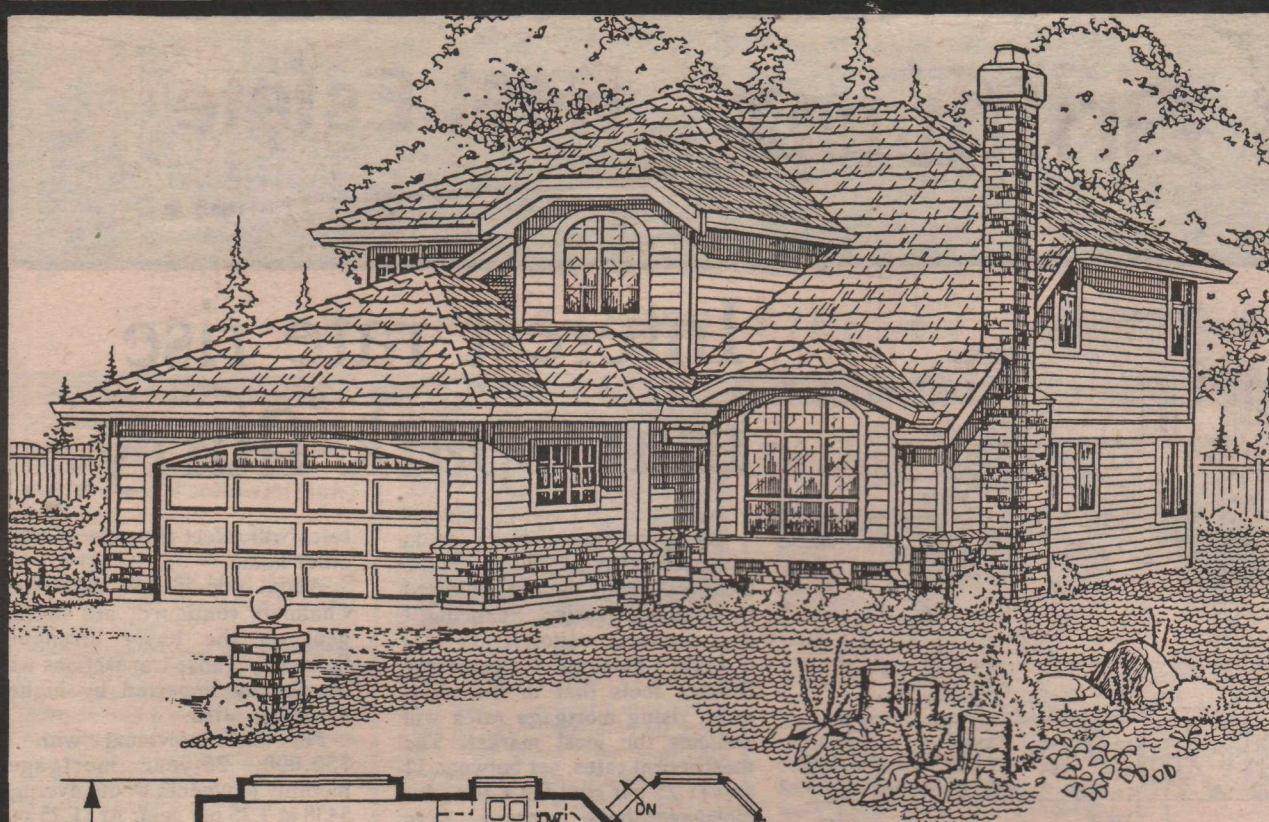
Second and third reading of the application are expected to take place within the next month, Trustees said.



## Your guide to Gulf Island properties

COMPLIMENTS OF:





UPPER FLOOR PLAN 1144 SQ. FT.

## PLAN U-659

TOTAL FLOOR AREA 2463 SQ. FT.

### Master suite has unlimited potential

This plan incorporates several features which are becoming increasingly popular.

The covered entry opens to a spacious foyer featuring a striking curved staircase to the second floor.

The master suite incorporates a bright reading corner with room enough for a cosy overstuffed chair or a loveseat.

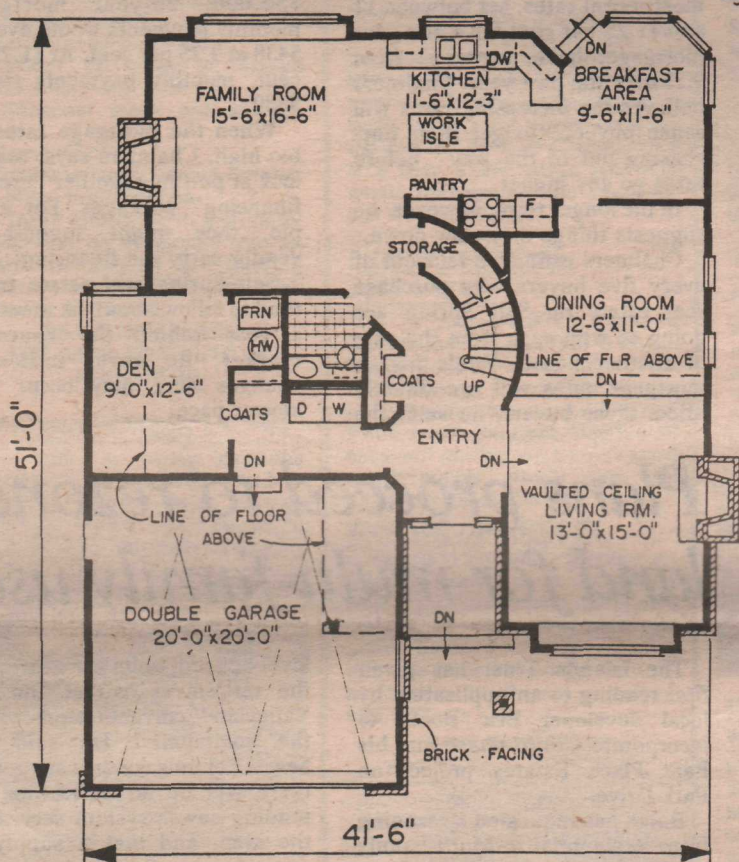
A spa in the master ensuite invites the

owner to soak away the cares of the day.

Ceramic tile is indicated for all bathrooms for durability and easy maintenance.

Build a glass block "window" into the curved stairwell wall for a very contemporary look.

Palladian windows in the vaulted living room and games room add to the spacious feel of this house.



MAIN FLOOR PLAN 1319 SQ. FT.

Plans for U-659 may be obtained for \$365 for a package of 5 sets of plans, and \$35 for each additional set of the same plan. Allow \$8 extra to cover the cost of postage and handling (B.C. residents add 6% tax). Please make all cheques, money orders and Visa or Master Charge card authorizations payable to Gulf Islands Driftwood Home of the Month, 13659-108th Ave., Surrey, B.C., V3T 2K4.

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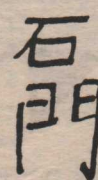
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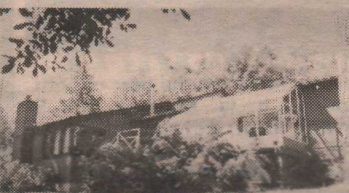
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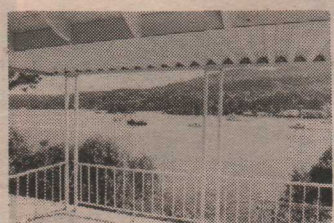
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### HIDDEN EXTRAS

Separate bedroom wings, office, sunken living room, fireplace conversation area, 2 full bathrooms, carport, garage, cement driveway, completely fenced and landscaped 0.90 acre, plus distant ocean view are just a few of the hidden extras in this home. Asking \$139,000 MLS.

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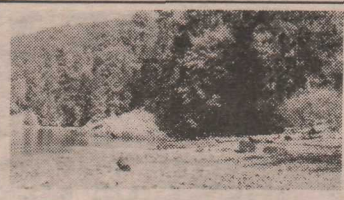
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Wrap-around deck opens to forest & ocean. 100+ sq. ft. plus guest house. Located on 5 private acres. Active Pass to Portlier Pass. \$4,900 MLS.

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### VESUVIUS HOME

4 bedroom, double wide family home with full basement, rec. room, sauna, 2 bathrooms & separate garage. \$69,900 MLS.

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### ARABLE ACREAGE CLOSE TO TOWN

There are 2 parcels of land making up this private 8.72 acres. Fenced for animals, lean-to & pond potential. A must see for the would-be farmer. \$75,000 MLS.

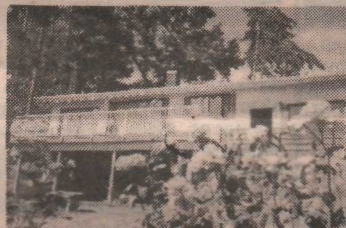
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### TUDOR COUNTRY HOUSE

European influence with extraordinary attention to quality and detail. 2900 sq. ft. of one level living with 4 BRs, attractive country kitchen, separate living and dining room, den, tower entrance, 2 car garage. A pleasure to show. \$225,000 MLS.

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### POOLSIDE FUN

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### PARKLIKE ACREAGE

Not too far from Ganges Village. Driveway in to a choice of several different locations for a bldg. site. Excellent potential for a hobby farm on this 7.41 acre property. \$59,900 MLS.

CALL JANET

### GALIANO VIEW ACREAGE

Beautiful well-timbered 10 acres on Galiano Island with incredible views to the Strait of Georgia. Very private & secluded property. A must see! Asking \$59,000 MLS.

CALL JANET



### IDEAL FAMILY HOME

3 BRs., 1 1/2 baths, living/dining room, plus family room, large daylight basement, quiet sunny ONE ACRE, almost new, some minor finishing needed - excellent value at \$89,000 MLS.

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### GULF ISLAND FARM

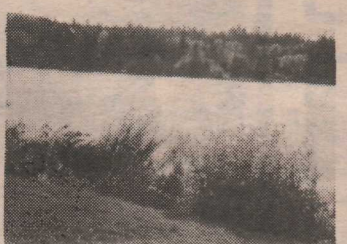
Carefully renovated older 3 BR. farmhouse and outbuildings on 10.53 cleared arable acres fronting on Bullock Lake. Includes orchard, garden pasture & hay meadow. Creek on property. One of Salt Spring Island's original farms. \$195,000 MLS.

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### WALK TO THE BEACH

From this delightful new 2 bedroom contemporary home situated on a beautifully landscaped 1/2 acre property with a seasonal creek. \$86,900 MLS.

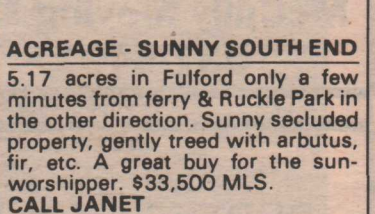
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### HARBOUR VIEWS

This 2,500 sq. ft. home is situated on a fully landscaped 0.50 acre lot, 4 bdrms., 3 baths, hardwood floors and decks galore are just some of the features of this immaculate home. \$134,000 MLS.

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### ACREAGE - SUNNY SOUTH END

5.17 acres in Fulford only a few minutes from ferry & Ruckle Park in the other direction. Sunny secluded property, gently treed with arbutus, fir, etc. A great buy for the sun-worshipper. \$33,500 MLS.

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It's all here. A 2 year old custom home set on 5 acres of secluded OCEAN VIEW PROPERTY. Great hobby farm, or bed & breakfast potential. \$149,500 MLS.

CALL PAT





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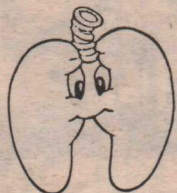


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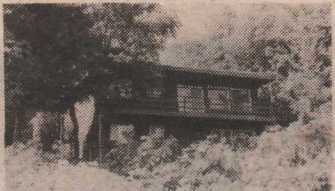
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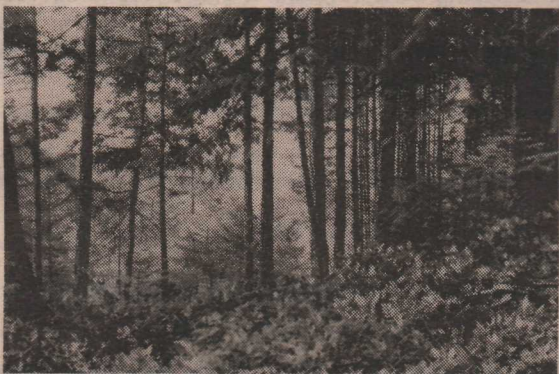
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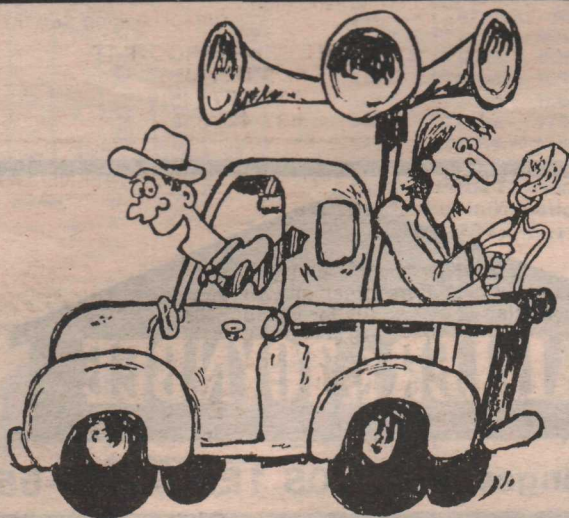
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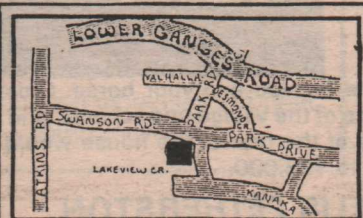


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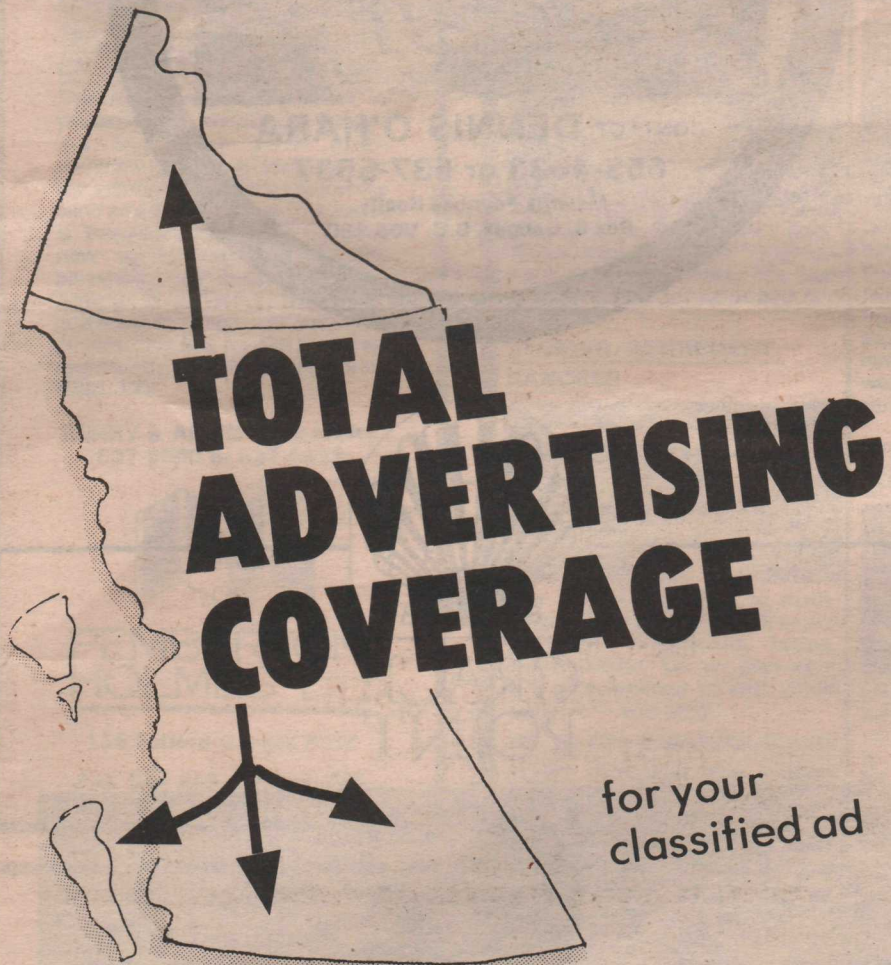
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OCEAN VIEW - 2 BR. Lindal cottage on 1.27 acres good soil, sleeping cabin, workshop & games room. Drilled well & two dug wells for garden, partly forested with big trees, fruit trees, etc. \$79,900. **SOLD**

\*\*\*

MAYNE ISLAND WATERFRONT — Very pretty setting for your home or cottage on Campbell Bay. Lots of sun, good building sites, power & piped water, \$46,500.

\*\*\*

### GALIANO ACREAGES:

Georgia View - 9 plus ac. w/spectacular views. On paved rd. Access to beach. \$58,000.

\*\*\*

Thorburn Place - piped water, paved road. 5 acres - \$22,000. 10 acres - \$29,000. Vendor anxious to sell, bring your offer.

For quality property in all price ranges:

**SMALL WORLD REAL ESTATE CO. INC.**

P.O. Box 1022, Ganges, B.C. V0S 1E0 (604) 537-9977

JESSIE (PAT) JAMES (604) 537-5224



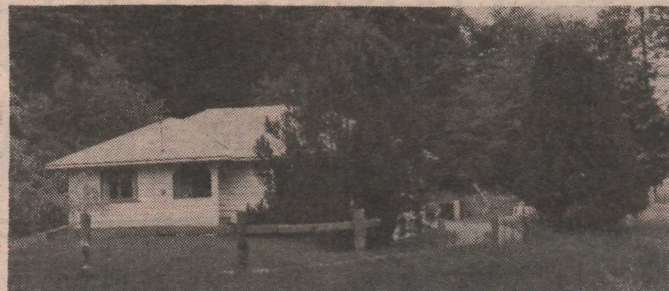
Box 8, Ganges, B.C. V0S 1E0 — 537-5537

### INTERESTED IN BARGAINS? CHECK THESE:

- An acre of waterfront with the sheltered moorage of Long Harbour — \$57,000
- 5 acres of view property on North End Rd. — \$45,000
- A darling view home two blocks from the beach — \$111,000
- Half an acre serviced by sewer, water & cablevision — \$21,500
- Over 1½ acres in the sought after Maracaibo area, across the road from a beach access — \$35,000

**FRANCES EIDE — 537-5537 or 537-9350**

### ATTENTION HORSE LOVERS:

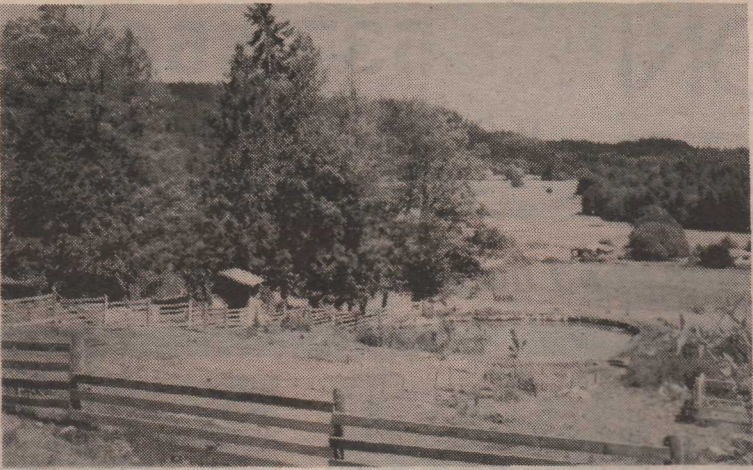


A home for you and your horse. Older 3 bedroom bungalow within walking distance of the village and schools, and 1.65 acres of lush green fenced pasture. A shed at the rear of the house would make an excellent home for the horse. Offers to \$98,000.

**PHYLLIS FETHERSTON**

**537-5537 or 537-2095**





### SUPERB "WORKING" FARM

Beautiful contemporary home on 3 levels with huge sundecks overlooking Fulford Valley. 4 BRs and den, gorgeous new kitchen with oak floors and skylight. Many special features. 10 acres of beautiful meadows with southern exposure all cleared, fenced & cross-fenced. Excellent well with 3 large irrigation ponds. New 30' x 40' stock and hay barn and other outbuildings. Just listed at \$249,000.

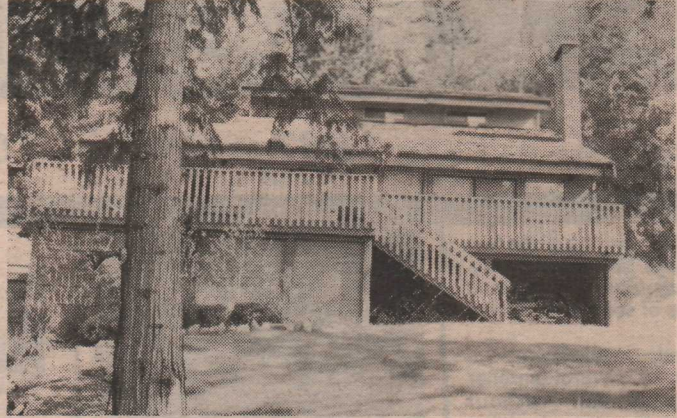


**PEMBERTON,  
HOLMES LTD.**  
P.O. Box 929, Ganges, B.C.  
V0S 1E0

**ANN FOERSTER**  
**537-5568 or**  
**537-5156**

### ACTION WANTED! DISTINCTIVELY MARACAIBO

Was ~~\$339,000~~ — Now \$299,000 MLS.



First time offered for sale, this well-built home in immaculate condition with many special features. 3 BR., 3 bathrms., outside Jacuzzi tub, professionally landscaped, easy access to dock. For more detailed information, please call:

**SANTY G. FUOCO — 537-2773**



**GULF ISLANDS REALTY LTD.**

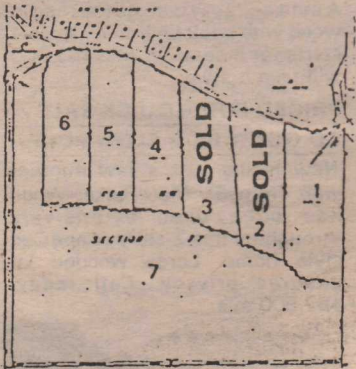
P.O. Box 750, Ganges, B.C. V0S 1E0  
537-5577

### TAKE YOUR PICK!

ACREAGE WITH OCEAN VIEWS  
AND LAKEVIEWS



Spectacular ocean and lakeviews. These properties offer sweeping views of the Gulf Islands, Mt. Baker and picturesque view of Cusheon Lake or Ford Lake. Plenty of arable land and timber on these sunny acreages.



- Lot 1 — 12.47 acres — \$59,000 mls.
- Lot 2 — 10 acres — SOLD
- Lot 3 — 10 acres — SOLD
- Lot 4 — 10 acres — \$65,000 mls.
- Lot 5 — 10 acres — \$66,000 mls.
- Lot 6 — 10 acres — \$72,000 mls.
- Lot 7 — 68 acres — \$180,000 mls.

Contact **FINN RONNE**  
for further information:  
Res: 537-4072, Bus: 537-5568



**PEMBERTON,  
HOLMES LTD.**

P.O. Box 929, Ganges, B.C.



### GOING, GOING ... GET GOING BEFORE IT'S GONE!



Now reduced to \$115,000! Here is a beautiful home - you feel welcome as soon as you enter. Looking for a dream kitchen? Here it is. It's 21 x 13 with cupboards galore, woodstove, & eating area overlooking rolling farmland. Separate dining room and huge living room with bay window and French doors, plus powder rm. Interior entrance to double garage and workshop with a loft where visiting kids love to bunk in. There are 3 bdrms. up with separate utility room and a bath area split into three, double sink vanity, water closet room and tub/shower room. Attached to the south side of the home is a deluxe greenhouse. There is a huge deck off the kitchen to the back for your barbecues. The grounds are immaculate - established shrubs, raised vegetable beds, fruit trees, fabulous grapes, woodshed, paved circular driveway, piped water. All just a short walk to school, store, beach. This is a fabulous property priced far below replacement value. Owner transferred and early possession possible. Do not delay - call me now!

**DONNA REGEN, C.G.A.**  
**(604) 537-2845**



**GULF ISLANDS REALTY LTD.**

P.O. Box 750, Ganges, B.C. V0S 1E0  
537-5577

## Are You At Risk?



**MYTH:** People rarely fall overboard when standing up in a small boat.

**FACTS:** More than half of all boating accidents result from standing up. Alcohol affects your balance, increasing the risk of falling overboard.

Consuming alcohol while boating increases the need to stand for relief.

The Canadian Red Cross Society



Sending us news or ad copy?

# FAX IT!

**FAX #: (604) 537-2613**

**Gulf Islands Driftwood**

YOUR COMMUNITY NEWSPAPER





# PEMBERTON, HOLMES LTD.

537-5568

P.O. Box 929, Ganges, B.C.  
156 Fulford-Ganges Road

1887 - 1988 — 101 years as your good neighbour! — 1887 - 1988

**ALDERCROFT** - is one of the few large acreages available today. This beautiful property consists of over 50 acres of southwest facing view land.

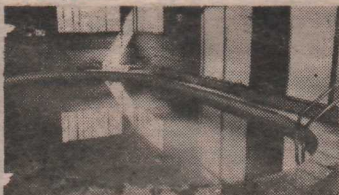
- Zoned rural - it allows for the development of several smaller parcels (up to 10) without compromising the prime building site and farmland.
- Buildings include a comfortable 4 bedroom cottage with all amenities and a well built barn adaptable to a variety of uses.
- Up to 3 houses can be built on the property without subdivision (group purchase?)
- Excellent well at 7 gpm.
- About 15 acres of cleared pasture and hay land.
- Seasonal creek and storage pond.
- Some timber.
- Totally secluded yet not isolated - 3 miles from Ganges.

For those interested in a property which can be developed into an island holding of outstanding quality, this must be seen. Well priced at \$265,000.

**DAVID WILLIAMS**  
537-5568, 537-9510 or  
1-384-0230

## NEW WATERFRONT LISTING

1.42 acs. in sunny Vesuvius. Sweeping views from this high bank property over Stuart Channel. Road roughed in to building site. Septic field for 3 BR. home. Approx. 175 ft. of waterfront on Vesuvius Bay. \$125,000.



## YEAR ROUND SWIMMING!

Large family home centrally located on 2½ acres with many special features including beautiful indoor pool. Now only \$145,900.



## VENDORS ANXIOUS TO RELOCATE

Traditional elegance & maximum privacy are yours in this handsomely appointed custom home in St. Mary Highlands. Enjoy the delectable views of St. Mary Lake from the Master Bedroom or distant views of Portlier Pass from LR, DR, kitchen and family room. No stairs to climb! Now only \$139,000.

## WATER GALORE

Incredible water supply for all your farm or market garden activities! Ideal 5 acres parked out & cleared, sunny & private yet close to village. Considerable development including 2 attractive building sites (home & cottage), driveway roughed in, 2 ponds, etc. Only \$43,000. Bring offers!

## SUNNY OCEANVIEW ACREAGE

10+ exciting secluded acres facing south down Stuart Channel. Very private yet close to village. Trail marked to one of two prime building sites on a level plateau well treed with arbutus. Rocky outcroppings add interest to the contours. A special place for your special dream home! Water & power to property line. Just listed at \$85,000.

**ANN FOERSTER**  
537-5568 or 537-5156



## INTERESTED IN SELF-SUFFICIENCY?

Then this 17 acre farm may just be right for you! Cultivated for more than 100 years, this charming homestead has produced the finest market gardens and the healthiest livestock on this island. Modern pig barn qualifies for govt. subsidy. Fenced pastures and a huge, deep trout pond complete the picture. And, of course, there is a cosy 2 BR. home too. This whole package can be yours for just \$159,000 mls.

## CHARACTER HOME JUST LISTED

This 12 year old 3 BR. home is located just 2.5 m. from Ganges. Situated on an idyllic 1.5 acre lot with many mature trees, it provides fine mountain views and some ocean glimpses. There is an excellent garden, and a very good water supply. Really nice and different! \$89,000 mls.

## VIEW LOT ON DONORE

A specially cut view corridor on this fully serviced lot reveals its truly magnificent potential. Once cleared, a vast panorama will unfold before your eyes. Lots like this one have become a rarity — don't miss it! Priced to sell at \$36,900 mls.

**WILF BANGERT**  
537-5568 or 537-5692



## SPARKLING VIEW HOME

2 bdrm. plus part basement finished. Astonishing value. Look here:

- south facing with view across Cusheon Lake.
- beach access across the road for SWIMMING, FISHING, WIND-SURFING, CANOEING.
- mature GARDEN in place with raised beds in fenced areas.
- several fine outbuildings
- 1056 sq. ft. of clean, well-maintained and comfortable home space.

Owner is anxious and wants action. Asking \$75,000 mls.

## HOME & 3 RENTED CABINS

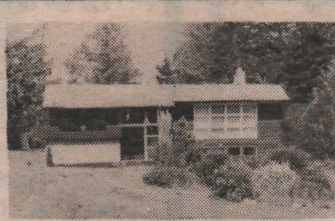
PRICE REDUCED-\$134,900 mls

3.12 acs. with 120 ft. of waterfront across the road. Home with seaview and 3 revenue producing cabins. Beach access easily developable.

## FLAT CLEARED MARKET GARDEN - ORCHARD SITE

6½ acs. of market quality soil presently in pasture. Easy stroll to sandy beach. Piped water available and permit for septic tank disposal field is in place. Owner wants action. Asking \$64,500 mls.

Call me for more information or to inspect these items.  
**WYNNE DAVIES**  
537-5568 or 537-9484



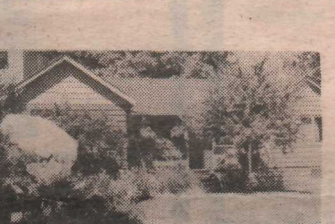
## DON'T BE DISAPPOINTED BY A 'SOLD' SIGN

Excellent family home with 2500 sq. ft. of living space. Nicely landscaped gardens. Potential duplex. Also ideal for bed & breakfast. Superb ocean view from living room and sun decks. \$95,500.



## FARM WITH A VIEW

9 acres of panoramic ocean view property in perfect location. Also has rustic old barn. Ideal hobby farm location close to Ganges. \$90,000 mls.



## COUNTRY LIVING WITH REVENUE

If you love flowers, a wide selection of fruit trees, and landscaped gardens then this 3-bedroom house on 3.5 acres is for you! A self-contained, well-established Bed & Breakfast brings a year-round revenue and several small outbuildings will house sheep, chickens and ducks if you so desire. The seasonal pond and creek add to this pastoral setting. This estate offers a little of everything! Don't pass this opportunity! ~~\$120,000~~ \$119,000 mls.



## COSY COUNTRY LIVING

2 bdrm. home with ocean views on 3.57 acres of cleared pasture land. Ideal for a family. Nice sunny area. Only minutes to shopping and schools. \$75,000 mls.

## SUNNY ACREAGE CLOSE TO GANGES

2.27 acres in parklike setting. Driveway in to level building site. Strategically located between recreational lake, tennis, soccer, theatre and Ganges paved road. \$33,000 mls.

## NEW LISTING

Cottage with acreage. This charming custom-built cottage offers 2 BR., beamed, vaulted ceilings, arched and leaded stained windows, hardwood floors, 2 woodstoves. 7.25 acres within walking distance of Blackburn Lake. \$89,900 mls.

**FINN RONNE**  
537-5568 or 537-4072

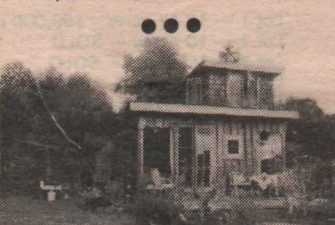


## CHARACTER HOME IN GANGES CORE AREA

Ideal for commercial-residential mix, this 2 bdrm house is an ideal holding property. Long frontage on the Ganges bypass. \$115,000

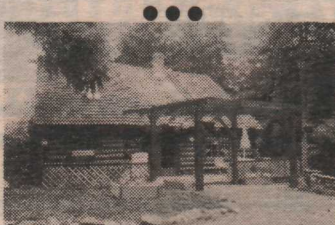
## LOTS & ACREAGES:

- Next to Sailing Club, this 1.08 acre gently sloping property has path to ocean. Fruit trees, superb ocean view and deep moorage. Hydro and piped water available. \$109,500 mls.
- All day sun! Great value. Over 5 acres of seclusion and just 5 minutes from Ganges village. Well treed acreage is perfect for hobby farm or hideaway. Zoning RR1. \$21,900.
- Southend 4.97 acres enjoying views of Outer Islands and Mt. Baker. Property has drilled well, hydro and phone at front lot line. \$59,000 mls.
- Acreage with lots of sun and timber! This 3-plus acres had view potential and is easily accessible from road. Close to town and ferries. \$28,500 mls.
- 10 acre retreat — outstation on Prevost Island just off the tip of Salt Spring Island, at Long Harbour. Seclusion, great moorage for boaters. Don't miss it! \$145,000 mls.



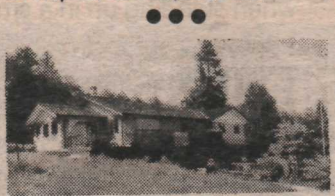
## CUTE & COSY COTTAGE—FULFORD

This cottage was built to move. If you have a lot and can't afford to build then this may be the answer. \$12,900.



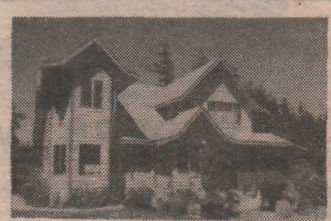
## WELCOME HOME!

Log home finished in traditional style, open plan living and family style kitchen with wood cookstove. This three bdrm charmer sits on 1½ secluded acres with fenced pasture. First time offered, be first to inspect it. \$89,900 mls.



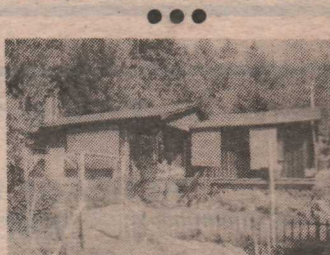
## LOADED WITH PEACE & QUIET ...THE SOUND OF THE BREEZE

Sunny, southend 3.38 oceanview acres with spacious home. 2 level, 3 bdrm home has a 3-car garage, workshop and a garage for motorhome. Waterfront and beach access too! \$174,500 mls.



## THE CHARACTER OF OLD — THE CONVENIENCE OF NEW

This delightful home is almost 2000 sq.ft. on two levels. There are many features in the home like ensuite with dressing room, centre hall plan, private family area and more. All services and it's close to beach and lake - great family area. Full price \$99,000.



## ENGLISH COUNTRY GARDEN

This secluded acreage boasts a 2 bdrm home, greenhouse, decks, carport all finished to a "T". If you want privacy, gardens, seclusion and sunshine all on 3.26 acres this is your answer. \$81,900 mls.

## RETREAT TO YOUR OWN HIDEAWAY

Here is 2 acres of sun and woods surrounding your private retreat. A cute and cosy cottage finished in wood with a loft bedroom - a great starter or hideaway. Just \$53,000 will take it away.

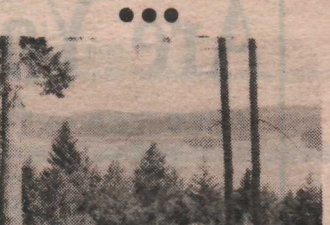
## PRICED FOR A QUICK SALE — SO DON'T BE A SLOW POKE!

New listing just a few minutes walk from St. Mary Lake. Wood has been used extensively throughout this 2-storey Cape Cod style home. Large wooded lot ensures privacy. Call today. \$67,900 mls.



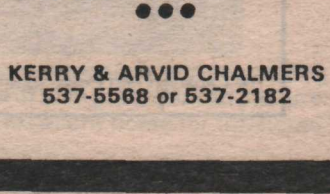
## THE TIME TO BUY IS NOW!

Waterfront home with open plan living and dining. Beams, cedar, skylights and more is tucked away on a secluded dead end. See this 2 bdrm beauty with its sand and shell beach! \$175,000 mls.



## WANT BREATHING SPACE?

Sweeping seaviews are enjoyed from this large home on private acreage. Would be perfect for family with live-in help, or suitable for a private clinic or group home. Come and look at the possibilities! \$179,000 mls.



**KERRY & ARVID CHALMERS**  
537-5568 or 537-2182