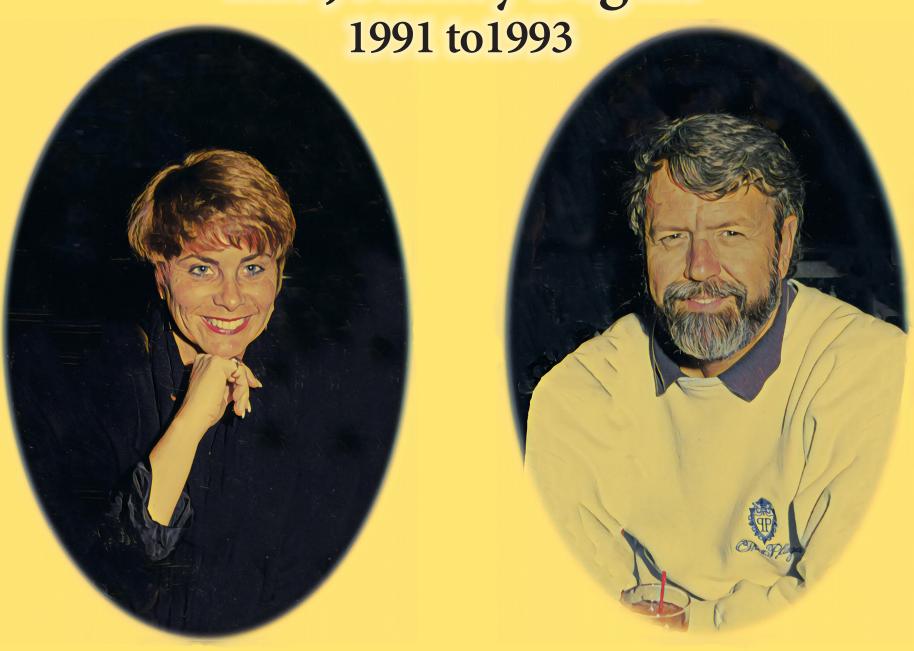
# Richard & Nancy in Vermont, The Journey Begins



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#### Farnham Associates Real Estate

















#### **OPEN HOUSE**

Farnham Associates Real Estate

You are cordially invited to the Grand Opening of our new South Burlington Office Fri., May 19, 1989 4-7 p.m.

Wine and Cheese

10 Patchen Road South Burlington

RSVP by May 16, 1989 862-1161





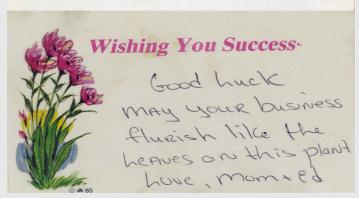




To the whole Gong - I'll be on Vacation during your grand opening" but I wanted to wish "for whe the best." PATRICK J. MCHENRY MORTGAGE LOAN ORIGINATOR



VERMONT NATIONAL BANK
150 BANK ST. OFFICE 802-863-8900



# CONGRATULATIONS From Dean Graham! CONGRATULATIONS







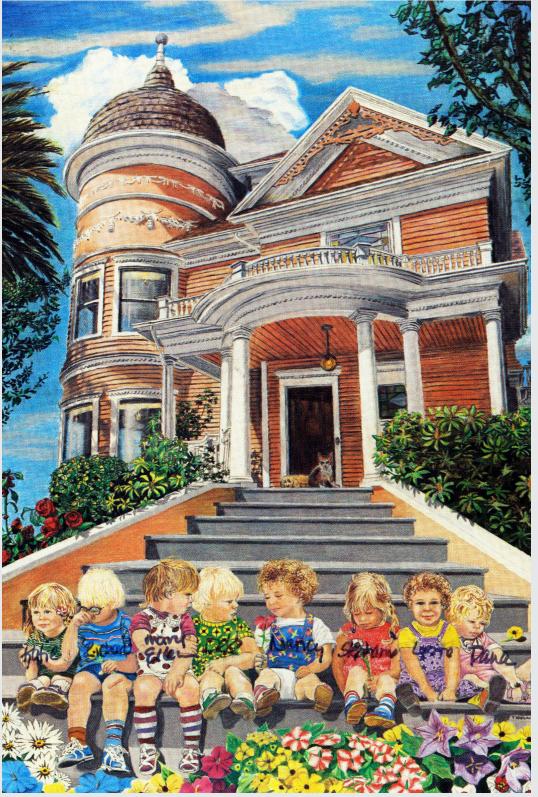












**Burlington Area** 

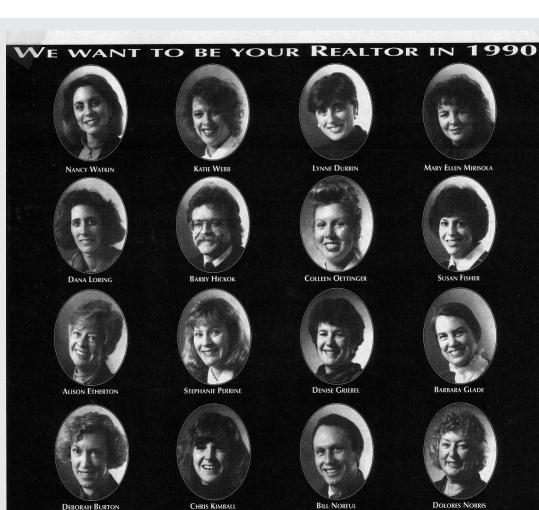
# REAL ESTATE GUIDE

Including St. Albans, Vergennes, Middlebury and Waterbury - Stowe - Waitsfield Areas



A Guide to:

Homes • Condominiums • Acreage Rentals • Commercial & Industrial Properties



RICHARD FARNHAM

SSOCiates REAL ESTATE



## AT FARMHAM ASSOCIATES WE PUT OUR HEADS TOGETHER



#### WHETHER YOU'RE BUYING OR SELLING REAL ESTATE, OUR TEAM WILL HELP YOU REACH YOUR GOAL!



CONVENIENT ESSEX JUNCTION
Village home, hardwood floors, hearth with
woodstove adds to its antique character. Pantry,
woodwork, and details combined with updated
systems bring you back to a simpler time.
\$47.900



DESIRABLE SOUTH END HOME Friendly and economical, with gas hot water heat, 3 bedrooms, hardwood floors, front porch, and sky lights for star gazing in your hot tub room. \$124,900.



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Totally, totally renovated, one (3) bedroom and
one (2) bedroom. Second mortgage possibilities.
Here is the duplex you've been looking for to
enter the housing market. \$135,500.



UNBEATABLE PRICE
Townhouse condo's only 20 min. from town.
Attractive financing, 5% down for qualified buyers, second mortgages available. Only 8 units left. Call today to reserve yours. \$69,900. and up.



THIS SNAZZY STARTER HOME
Will be gone in a flash. Call us today to see this
ranch with ceramic tile flooring, new carpet,
fresh paint inside and out plus private yard for
family picnics. \$98,500.



OUT OF THE ORDINARY
But within reach. 1-1/2 story New North End
home. 3 bedrooms with easy conversion to 4
plus an additional bath. Interesting floor plan
with surprising character. \$103,900.

# Farnham BMLS Associates REALESTATE

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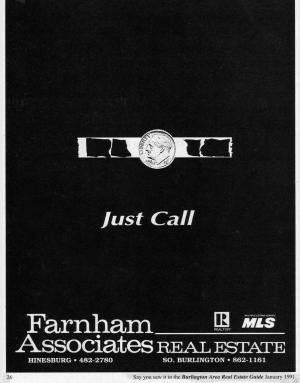
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Farnham





"There's no place like <u>Home.</u>" A little help over the rainbow. . . Farnham\_ Associates REALESTATE



Home is where the heart is.

we'll help you find your way Home...

Farnham

Associates REAL ESTATE

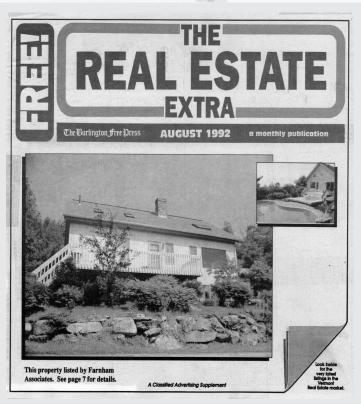
LOOK

AT THE POSSIBILITIES



Country\*\*Total privacy\*\*Mountain Views\*\*7 acres\*\*Seasonal bubbling brook\*\*1830's restored post and beam barn\*\*Heated in-ground pool with slide\*\*Master bedroom suite with walk-in closet and master bath featuring antique fixtures\*\*Five cozy bedrooms all in a row on second floor to use as is or convert with ease\*\*2 3/4 bath\*\*Hardwood floors, wall to wall carpeting some brand new, Vermont slate floors in kitchen, entry and dining room\*\*Family room with wet bar and refridgerator\*\*Game room\*\*Built-in storage in basement\*\*Large country kitchen with breakfast bar\*\*Exposed beam and plank celings\*\*Second floor open den and large loft\*\*Combination oil or wood heat\*\*Paved drive and parking\*\*Hearthstone woodstove in roomy living room\*\*Detached two car garage/barn with heated finished workshop.

RECENTLY REDUCED TO SELL \$239,900 CALL FARNHAM ASSOCIATES TODAY 862-1161 or 482-2780







Office Open House 1-4 P.M.

The next step you take may be the first step towards home ownership. Stop by and talk with the folks from the Bank of Vermont. They have a first step mortgage program and other helpful information.

Step in - have refreshments —look over our inventory — at our So. Burlington office, 10 Patchen Road.

Farnham Associates real estate

so. BURLINGTON 862-1161

#### Farnham Associates Christmas Party - Site of the Infamous KISS!















KAREN PIKE RIESNER, Free Press

Real estate agent Susan Fisher (left) and Mary Ellen Mirisola, a partner in Farnham Associates, will move to Smith Bell & Thompson on Jan. 1 after Farnham closes its doors.

## Wedding bells sound end for firm

By Aki Soga Free Press Staff Writer

HINESBURG — A marriage will lead to the breakup of the partnership of a 15-year veteran of Vermont's real estate market.

Farnham Associates will close its South Burlington office at the end of the month and dissolve its partnership, said Deborah Burton, one of the partners in the firm.

Richard Farnham, founder of the firm, said the move was prompted by his impending marriage with another partner, Nancy Watkin, and their plans to move to Hawaii in the summer.

"We're not closing from a position of weakness," he said. "We're not broke."

Farnham said the Hinesburg office will remain open for six months after time to selling real estate exclusively. the partnership is dissolved to allow him to sell listed properties.

Burton said the three partners who would remain - Burton, Dana Loring and Mary Ellen Mirisola - decided not to carry on as a firm.

The remaining partners and seven agents who worked for Farnham Associates will remain in real estate and take their listings to other local firms, she said.

Farnham said the slow real estate market might have contributed to others' decisions to move to other companies rather than run their own firm.

"I think the economy is the reason that the remaining partners decided not to keep the business going," he said. "They wanted to devote their

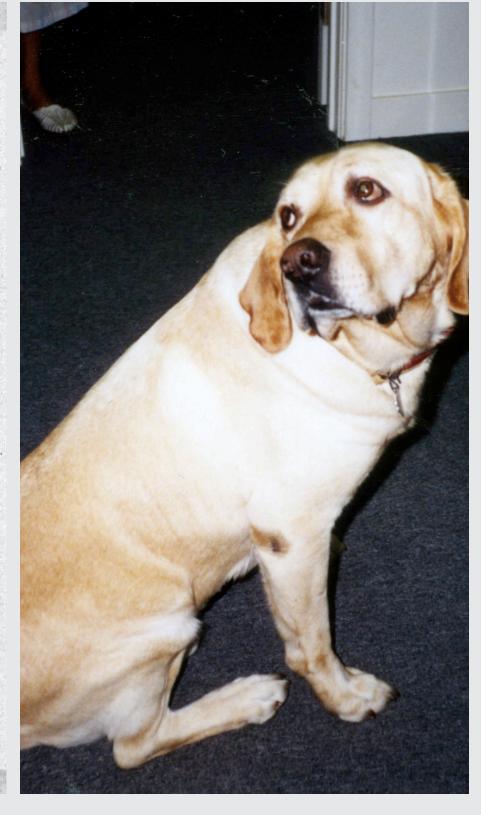
"It's a lot of work managing a company, but when you can divide it up eight ways, it's not bad. It's a lot harder with three."

The firm at one time had eight partners, he said.

Although the real estate market is not likely to grow worse in the coming months, Farnham said, it also is not likely to improve much anytime soon.

"We're in the bottom of the cycle," he said. "How quick the cycle is going to start up again is anybody's guess."

Farnham Associates lists about 40 properties with a combined value of \$20 million, he said. Most of the properties are residential and in Chittenden County.



# The Wedding - December 31, 1992



### Richard & Nancy

December 31, 1992

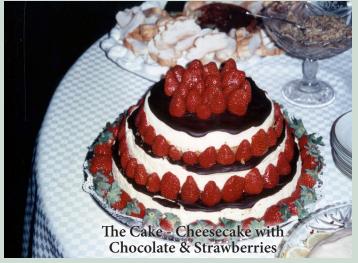
Join us in celebration of the New Year and a New Beginning

Following the marriage of
Nancy Lee Watkin and Richard Hunt Farnham
you're invited to an Open House at the home of
Denise and Rod Whittier
\*58 Brook Drive, Burlington, Vt
on December 31, 1992
from 8:00pm to midnight.

<sup>\*</sup>north on North Avenue, right on Village Green, left on Van Patten Parkway, left on Brook Drive









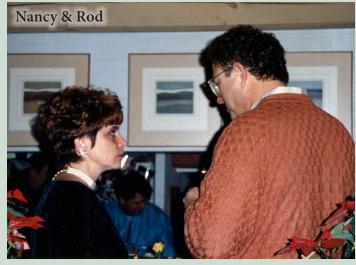






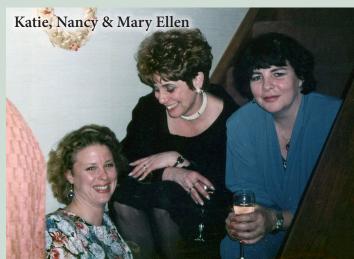
















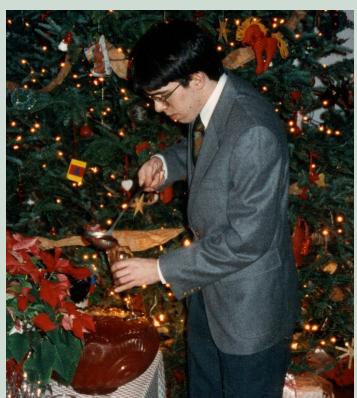
























#### The Morning After -Opening Wedding Gifts











# Living in Williston



#### The Condo in Taft's Farms





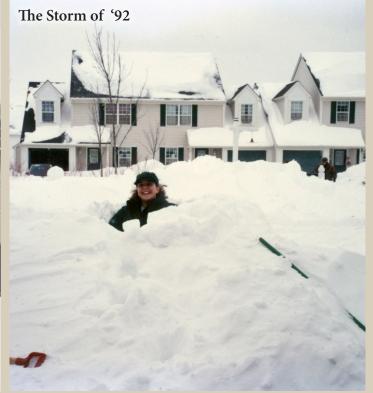


















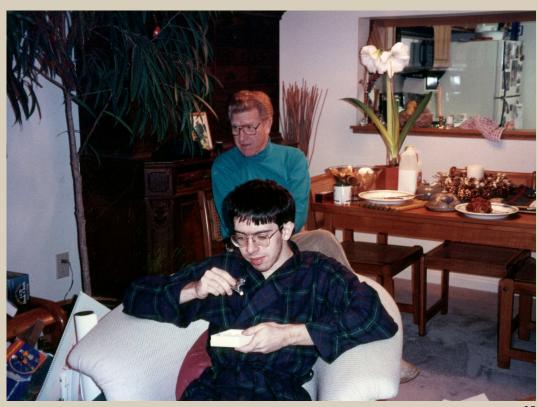




































### The Hinesburg Office



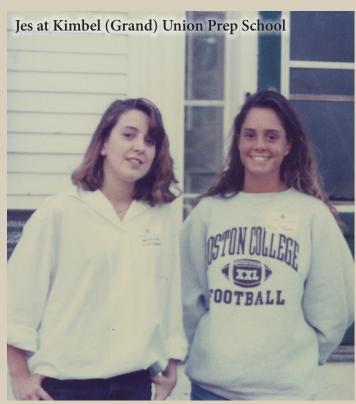














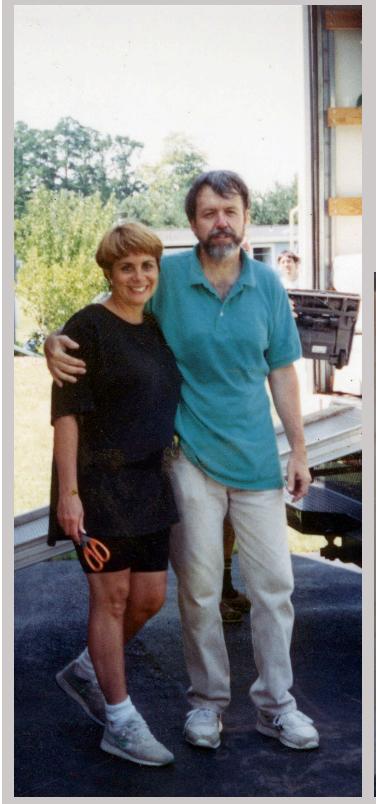












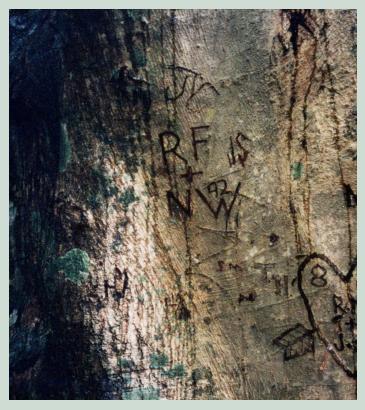
# Sarasota - 1992





# Hawaii - 1992













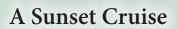












































# What a Dump!

# Atlantic City - 1992















# Disney World & Cape Canaveral - 1992



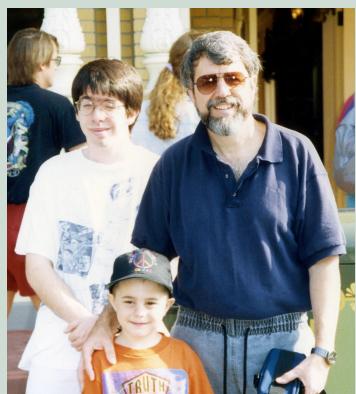


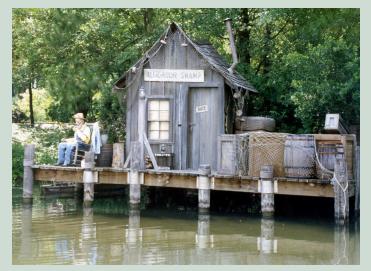




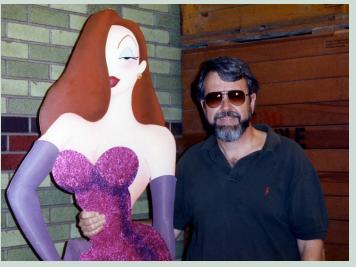














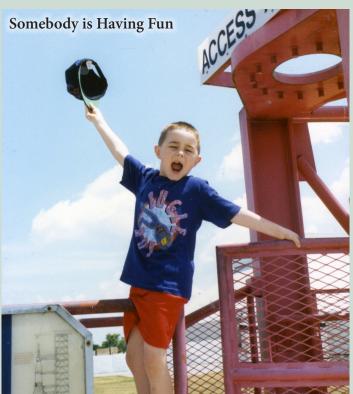






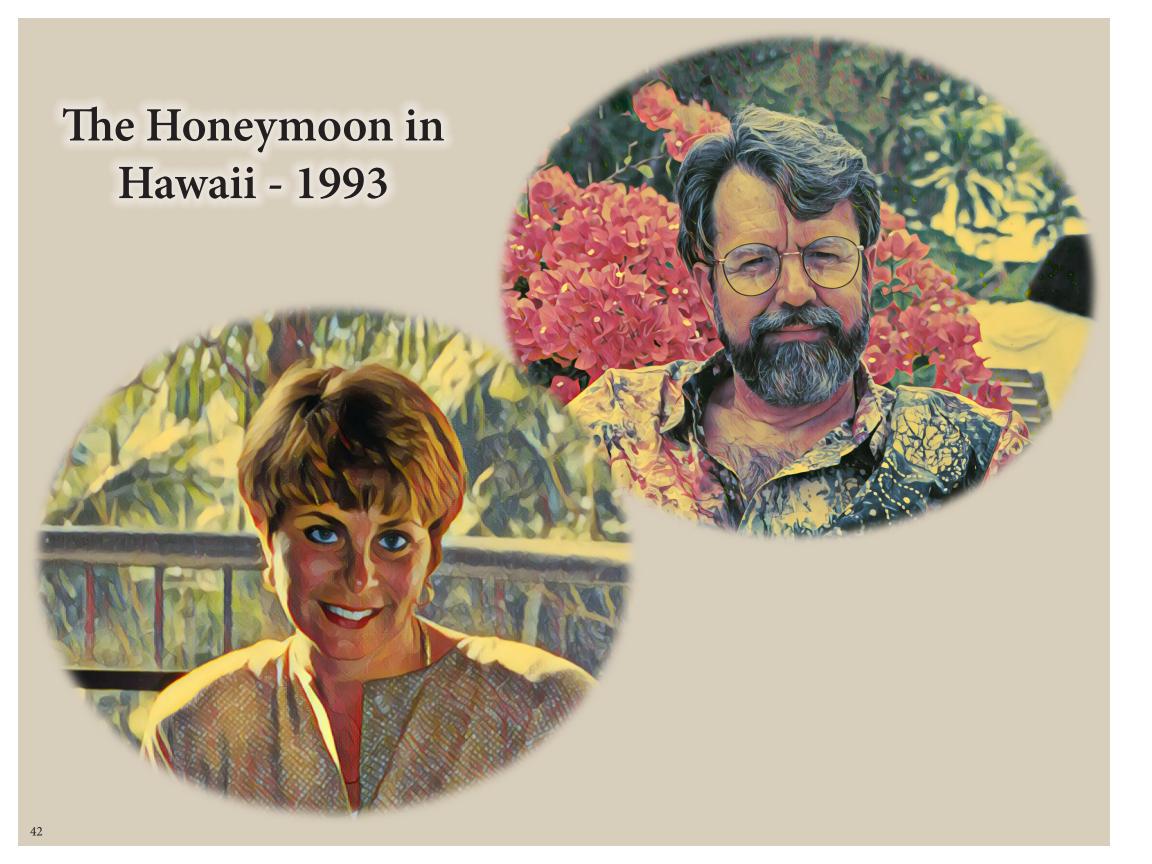










































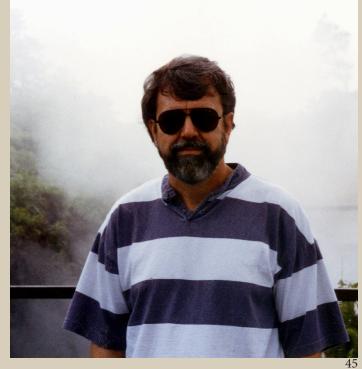












# Hawaii Preparatory Academy Kona Campus

### School Reconnaissance for the Pending Move

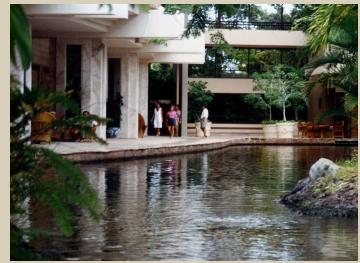












### One Night at the Hilton



















