**INSURANCE** 

MORTGAGING

## JOHNSON CARNEY

REALTOR

INSURANCE

877-5261

Toronto Line 453-2700

## FOR YOUR CHOICE OF HOMES

IN ◆GEORGETOWN ◆ BRAMALEA ◆BRAMPTON ◆MALTON ◆MISSISSAUGA ◆ORANGEVILLE◆REXDALE ◆WASAGA BEACH



ACTON

Three bedroom back split, Immaculate home, broadloom throughout. One car attached garage. Finished family room, don't wait any longer. Call Marion.

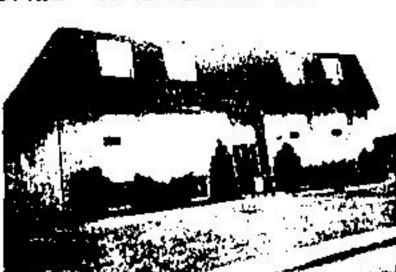


*TOWNHOUSE* 

Nearly new -- walting for your family to move in — washer, dryer, fridge and slove, all come together at a price you can afford. For details call Ellen Hogg



AOO.FF FUNDA exces miunic Aon spend in this home. Well planned model provides comfort and convenience with treshly painted rooms and new lush gold broadloom. Save money on a second car, it's close to shops and schools, Call Rosemary.



BE YOUR OWN LANDLORD Almost new 6 plex with deluxe apartments, Ideal location. For further information call Jean Morgenstern.

Finn H. Poulstrup (Manager) 877-7858 877.9955 Herb Spitzer 8/7-7528 Bill Ellis 8669-118 Jean Morgenstern 8/7-7641 Flourette Matheson 0/7 6189 Del d'Entremont 877 6717 Michael Carney 877-4637 -Bernard Clarke

## SERVICE - WE BELIEVE IN IT

Reg Cooper 877-9458 (519) 833-2465 Alex Glenn 8// 2895 Poss Irwin 877-5764 Marion Carney 853-0315 Murray Smith (Acton) 877-1264 Rosemary Wizemann B77-4987 Ellen Hogg

10 Ways a Real Estate

Agent takes

the worry

out of

Home-Buying

They save you time, effort and headaches.

They discover your interests, learn something of your personal tastes and try to show you the types of homes you want to see within your price range.

They advise you about neighborhoods.

Their professional experience is valuable to you in analyzing future trends and the potential value of your home as a long-range investment.

3. They help you see through unrealistically inflated prices.

Owners who try to sell personally, often tend to overprice a home. Homes listed with a real estate firm benefit from professional knowledge of current market values.

The realtor arranges definite inspections.

They make appointments for your convenience. They will also see that you have plenty of time for a thorough, unhurried inspection.

The realtor helps you sharpen your vision,

They inspect homes with you, call your attention to improvements and advantages you could overlook, and point out disadvantages their trained eye may spot.

The real estate agent provides you with full information.

They will give you essential facts about taxes, maintenance costs, quality of construction, adequacy of public services, schools, churches.

The realtor acts as negotiator.

Settling of the finer points of price and other differences can get pretty hectic. Your agent smooths over the details and helps buyer and seller arrive at a mutually advantageous agreement.

They help you stay within your budget.

They will help you analyze your financial situation, give you sound mortgage advice. Then, if you desire, they can recommend sources of mortgage funds.

They help you know final facts and figures.

At the closing of the transaction you will need a complete financial statement, giving you an exact record for insurance, tax and other purposes.

They are in business to serve you well.

It is to their advantage to handle your transaction competently. They are anxious to serve your fairly and expertly with competence and Integrity so you will look to them for any further real estate requirements.