**INSURANCE** 

MORTGAGING

## JOHNSON CARNEY

INSURANCE

877-5261

Toronto Line 453-2700

## FOR YOUR CHOICE OF HOMES

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

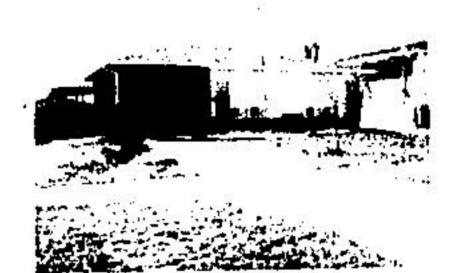


A DUTCH BRICK 2 storey in the Park Area. This charming home, of a contemporary design, has all you would want in a 6 year old 3 bedroom. There's broadloom almost everywhere, a family room and a recreation room, a formal dining room with a bullt in china cabinet, and many more extras that you want. Call Michael Carney before you miss it.



REALTOR

A PART OF a vanishing breed. I'm speaking of this attractive well decorated bungalow. 4 years old, new broadloom, carport and still available at winter prices. Buy now or pay later. Call Bernie Clarke to-



TOAST YOUR TOOTSIES by the cozy log burning fireplace in this exceptional bungalow with covered cedar sundeck, even a colour T.V. Call Jean.



THE RAVINE LOT IS beautifully fandscaped. The view of the wooded valley is a joy anytime from the family room or the adjoining sun deck. Just right for the good life. August possession preferred. \$68,500.00 Call Bill Ellis and start living.

Finn H. Poulstrup (Manager)	877-7858
Herb Spitzer	877-9955 877-7528
Bill Elils Jean Morgenstern	877-9668
Fleurette Matheson	877-7641 877-6189
Del d'Entremont Michael Carney	877-6712
Bernard Clarks	877-4637

SERVICE - WE BELIEVE IN IT

Reg Cooper 877-9458 (519) 833-2465 Alex Glenn 8/7-2895 Poss Irwin 877-5764 Marion Carney 853-0315 Murray Smith (Acton) 877-1264 Rosemary Witemann **877-4987** 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
- 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.
- 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.
- 4. 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.