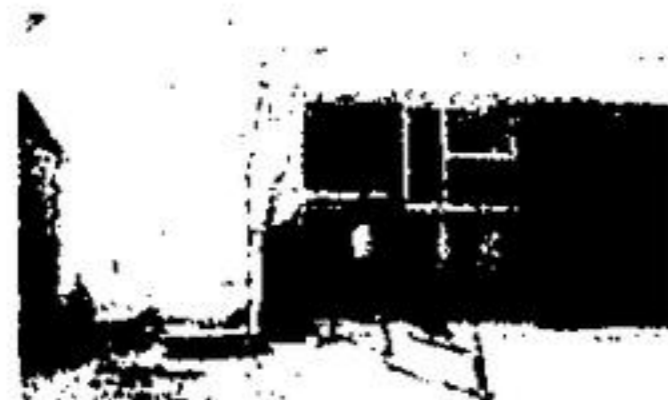


Century 21

Jon Zorge Real Estate Inc.
MEMBER BROKER



COUNTRY LIVING
3 bedrooms on main floor of this clean bungalow, located just 5 minutes from 401. Ski or skido from your own backyard. Extra bedroom plus 4 pc. bath downstairs.
\$69,900 732



BACKED BY NATURE
One year old home in village of Heart Lake, attractive design, well built and squeaky clean. 3 bedrooms, 2 baths, only
\$59,900 733

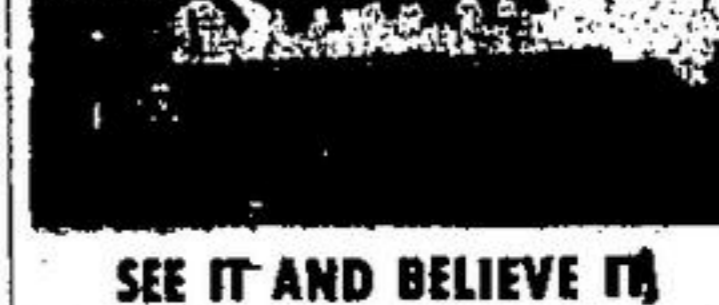
FEATURE OF THE WEEK



ONE OF THE BEST DEALS
In Georgetown. Four bedroom sidesplit, roomy entrance hall, family room plus rec. room waiting to be finished with the panelling already there. Call now for this real bargain.
\$65,900 736



IMMACULATE AND VERY
Comfortable 3 bedroom "Alcan" Sidesplit. Lovely finished rec. room with bar plus cozy T.V. corner. Just reduced to
\$68,900 737



SEE IT AND BELIEVE IT
A real beauty, brick and aluminum 3 bedroom home featuring 2 baths, finished lower level, pool, gas BBQ. Shows very well, only
\$64,900 738



CENTURY HOME
On lovely treed lot in quaint old village setting. Modern kitchen but gracious old pine throughout the rest, marble fireplace. Small barn. Asking
\$105,000 739



SEMI WITH EXTRA'S
Very spacious living-dining area and T.V. room and extra large master bedroom with closets you could sleep in. Extra gamesroom too, all for only
\$58,900 734



YOU SHOULD SEE
This perfect sidesplit. Double garage, fireplace in rec. room, eat-in kitchen with dishwasher. Broadloom throughout. Listed at
\$77,900 735



VALUE PLUS
Large garden lot, 16 ft. master bedroom, his and hers closets and lots of additional space in this 2 storey 4 bedroom home. The 8 1/2 percent mortgage can be assumed and the price was just reduced to
\$74,900 740



SUPER 3 BEDROOM
Backsplit featuring 2 baths, rec. room with fireplace, bar and fully broadloomed.
\$64,900 741



A PERFECT COMBINATION
3 bedrooms up plus complete one bedroom suite downstairs. Bright livingroom, eat-in kitchen, everything nicely decorated. Look at this price. Asking only
\$58,900 742



MULTILEVEL TOWNHOUSE
In Milton. Features 3 bedrooms, electric heat and garage. Nicely decorated.
743



SPANISH BUNGALOW
Modern layout with familyroom, fireplace, finished laundry area convenient to kitchen and much more. Call us for an appointment.
Listed at
\$116,750.00 744



CONTEMPORARY DESIGN
Large comfortable rooms, familyroom on main floor, fireplace in livingroom and lots of desirable features.
\$106,850.00 745

Century 21

Jon Zorge Real Estate Inc.
MEMBER BROKER

10 MOUNTAINVIEW RD. S.

877-0155
457-2624

PARADE OF HOMES HALTON HILLS & AREA

By MACK PARLIAMENT
Director of Publications
Canadian Real Estate Association

Even though the 1978 highway to 1979 wasn't particularly smooth, Canadians as a nation can look back with a degree of gratification and can look forward to improvement with more than a ray of hope.

For the fact is that with all its yawning in economic misadventure, Canada is still a great place to live in and still a land of opportunity for those who can see the opportunities and are willing to put forth the effort to take advantage of them.

In some countries runaway inflation has reduced living standards and effectively eroded savings which took a lifetime to acquire. In Brazil for instance, the inflation rate has been 25 per cent per year for the last three years. In Canada the 1978 rate was less than 9 per cent.

STAGGERING SHORTAGE

In some countries there are not enough dwelling units to house everyone. On a world basis half of the urban population cannot afford "even the most minimal housing of a permanent construction type", according to the International Real Estate Federation. The developing countries would require a staggering 44.3 million new housing units every year for the next 20 years just to barely accommodate everyone.

By contrast, Canada has a housing surplus and new housing starts are expected to decline in the 1980s. The population is considered to be among the best housed, if not the best housed, in the world. More than 60 per cent of Canadian families own their own homes. There is also a growing trend among single persons to become homeowners and thus acquire a hedge against inflation and other obvious advantages.

Although slowly rising, rents and the price of existing homes in Canada have remained stable compared to some Asian countries. In South Korea, which has become highly industrialized, there are dwelling units for only 75 per cent of the households.

In the capital of Seoul, a city with a population about equal to New York, rents have doubled within the last year as has the price of many houses.

In Japan, even though family income has quadrupled in the past four years, home prices have climbed at an even faster rate. So the Japanese, who own more consumer goods such as stereos, micro-wave ovens, etc., than any other nation in the world, are slowly reverting to becoming renters and Japanese apartments are relatively small.

APPRECIATION LACKING

But back to Canada where what we have is not too fully appreciated by a large number who enjoy the benefits of a wide range of consumer products, job opportunities, travel options and accommodation.

Many don't realize too that some things today are actually cheaper than several years ago and a steal when the inflation factor is taken into consideration.

Balpoint pens (Is there any other kind in use?) when introduced in the 1940s sold for \$14.95. Today a much improved version is available for as little as 19 cents. In 1954 color television sets retailed at \$1,000 and more. Now they can be purchased for \$575.

When first introduced in 1972, hand calculators produced by a leading manufacturer could be purchased for \$149.95. Today's improved model retails at \$24.95. Digital watches, a new novelty in the early '70s, listed at \$125. Now they can be purchased for less than half that amount.

Back in 1923, when the average weekly wage wouldn't buy a dinner for two at today's prices, insulin cost 25 cents a dosage. Today it is 18 cents and average wages are 10 times higher. And so it goes.

Naturally, the accent is on things which cost more than formerly, particularly food, which in the last year alone jumped 15 per cent. The increasing cost of energy is no comfort either. If added significantly to household expenditures in 1978 and will continue to do so in 1979. However, there are several ways to reduce energy consumption with little or no inconvenience on the part of the individual.

BETTER TIMES FORECAST

Although food prices have practically doubled since 1973, pressures on this important item are expected to abate, but beef prices will continue to escalate.

Judging by rising unemployment rates it would appear that Canada is losing this battle. Yet the number of employed persons increased by 3 per cent during 1978, while the rate of unemployed persons increased by less than 1 per cent. While it is cold comfort to those who are unemployed now, some experts - basing their forecasts on current demographic projections - are predicting there will be a labor shortage in the decades ahead.

In the more immediate future of 1979, the federal government is forecasting a decline in the unemployment rate to 7.5 per cent, a reduction in the inflation rate to 6.5 per cent and a gain in Gross National Product of 4 to 5 per cent. Non-government forecasters, however, are not so optimistic.

Even if the truth lies somewhere between it can be still a year of opportunity for Canadians. Workers can increase production to make Canadian goods more competitive on both world and domestic markets. Op-

portunities for personal development leading to advancement are almost limitless and for careful shoppers there are still bargains.

This is probably nowhere more valid than in the housing market, which has become a buyer's market. Owners of existing homes latterly have learned to price their homes realistically with the result that existing home prices have been only increasing a little more than half the increase in the general cost of living.

RELUCTANT TO RAISE RATES

There is an ample supply of mortgage money and despite several upward shifts in the prime bank lending rate over the last year, mortgage loans are still available below the prime rate.

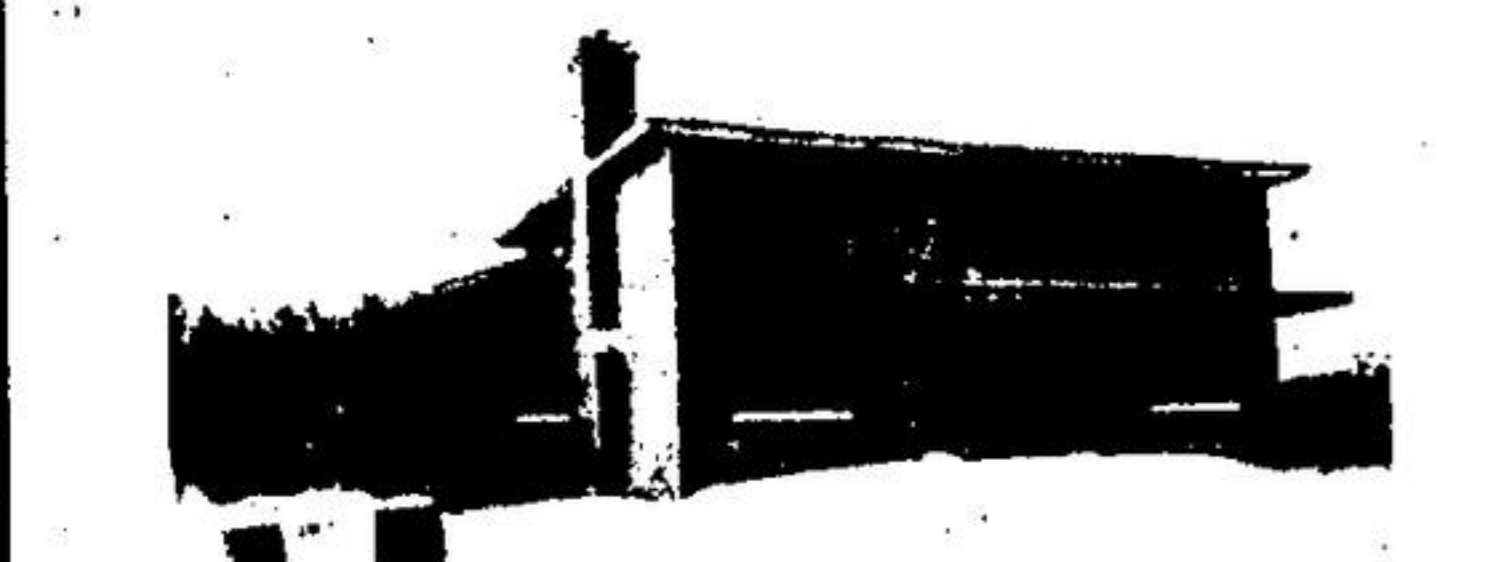
Some mortgage lenders fear that raising their rates will discourage borrowers and they must make loans to have idle money working and earning income for them.

All factors considered, 1979 could be an opportune time to switch from a rental to an ownership position.

"Real estate is still the best value for the dollar in a period of inflation," says Lloyd Metcalf, Canadian Real Estate Association president.

"If not only retains its value, but mortgage loans are paid off in ever cheaper dollars, which means a smaller and smaller portion of income has to be spent on housing. Meanwhile, rents are paid in ever-rising current value dollars, making it difficult, if not impossible, to allocate a smaller portion of income to shelter."

POLZLER REAL ESTATE LTD.
453-8454



NEED A LARGE HOME
This one has 5 bedrooms - 3 bathrooms - a family size kitchen with built in stove and oven. A huge ground level family room with stone fireplace and walkout. Plus many more features for you to see - Situated on a large treed country lot, minutes from North Halton Golf course. It offers you all the privacy required as well as modern spacious living. - Start the year right inspect this one first. Priced well below replacement cost. Why not see for yourself. Call Rudy Cadieux 877-8244, 453-8454.

IS THIS YOU???

- Don't want to pay much more than \$45,000!
- Can do with 2 bedrooms!
- Must have a nice big Modern Kitchen!
- Don't want to look at dirty houses in need of repair!
- Must move quick!
- Has to be in Georgetown!!!

Look no further, come and see this doll house. You'll love it - Don't be disappointed call me right away - Rudy Cadieux 877-8244, 453-8454

IS \$350.00 - \$360.00 MONTH ALL YOU CAN AFFORD

Whether you want to rent or buy. Call me I have a super clean 3 bedroom townhouse for you to see. Immediate possession. Call Rudy Cadieux 877-8244, 453-8454.

● HOMES ● TOWN HOUSES

● RENTALS ● CONDOMINIUMS

CONSULT THOSE IN THE KNOW

Canada Trust
877-9500



CENTURY HOME
Would make a beautiful boutique. You enter this beautiful home with a spacious foyer and it's open stairway that leads to three interesting bedrooms. This estate home needs someone to bring it back to life with its formal dining room, living room with marble fireplace, 2 kitchens, den, fenced yard, and detached garage. Could be income property or commercial. Asking \$69,000.



OPEN HOUSE
14 ELEANOR CRESCENT
SATURDAY, JANUARY 20
SUNDAY, JANUARY 21
2:00 - 5:00 P.M.

To inspect this beautiful 4 bedroom, side split, 1 1/2 baths, main floor family room, also recreation room, large living room, dining room, eat in kitchen. This home comes with attached garage, double paved drive and large fenced yard. Perfect family home. Priced to sell at \$69,900. Eleanor Crescent is the second street on the right after you enter Moore Park at the Texaco Service Station North west of Georgetown - See you this weekend.



"30 ACRES CALEDON"
5 year old bungalow, "six" bedrooms, rec. room, walkout and fireplace, large living room and dining room with fireplace, large living room and dining room with fireplace and walkout, beautiful family size kitchen, 2 games rooms, 3 bathrooms, walk in sauna, 3 acres bush stream, plus an excellent steel barn. "Set up" for pigs, stock also available. 2 car garage. School bus at door. \$119,000.

AGEM IN THE ROUGH

Over 13 Beautiful Acres of unspoiled natural beauty in a rustic setting that must be seen to be appreciated. Mature trees of every kind, river running through the middle of property. A truly Alice in Wonderland setting for your children to explore and right in your own backyard. Comes complete with Cape Cod style home that blends perfectly with the surroundings. Just minutes from Georgetown & Go Service. Asking \$114,000.